

**RETURN ADDRESS:**

Whidbey Island Bank  
P.O. Box 1589  
Oak Harbor, WA 98277



200603220086  
Skagit County Auditor

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**CHICAGO TITLE CO. MODIFICATION OF DEED OF TRUST**

Reference # (if applicable): IC37934, Auditor File No. Additional on page \_\_\_\_  
Grantor(s): 200106210099

1. BJERK, ROBERT J
2. BJERK, SHERYL O

Grantee(s)

1. Whidbey Island Bank

Legal Description: LOT 7, PETERS RE-PLAT

Additional on page 2

Assessor's Tax Parcel ID#: 4574-000-007-0006

**THIS MODIFICATION OF DEED OF TRUST** dated February 27, 2006, is made and executed between between ROBERT J BJERK and SHERYL O BJERK; husband and wife ("Grantor") and Whidbey Island Bank, whose address is Anacortes Office, 2202 Commercial Ave., P.O. Box 320, Anacortes, WA 98221 ("Lender").

**MODIFICATION OF DEED OF TRUST**

(Continued)

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated June 15, 2001 (the "Deed of Trust") which has been recorded in SKAGIT County, State of Washington, as follows:

RECORDED ON JUNE 21, 2001 IN SKAGIT COUNTY UNDER AUDITOR'S FILE NUMBER 200106210099.

REAL PROPERTY DESCRIPTION. The Deed of Trust covers the following described real property located in SKAGIT County, State of Washington:

LOT 7, RE-PLAT OF PETER'S FIRST ADDITION, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 15 OF PLATS, PAGES 23 AND 24, RECORDS OF SKAGIT COUNTY, WASHINGTON; SITUATED IN SKAGIT COUNTY, WASHINGTON

The Real Property or its address is commonly known as 4002 PETERS LANE, ANACORTES, WA 98221. The Real Property tax identification number is 4574-000-007-0006.

MODIFICATION. Lender and Grantor hereby modify the Deed of Trust as follows:

INCREASE LINE OF CREDIT FROM \$50,000.00 TO \$250,000.00.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Deed of Trust shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Deed of Trust as changed above nor obligate Lender to make any future modifications.

Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Deed of Trust (the "Note"). It is the intention of Lender to retain as liable all parties to the Deed of Trust and all parties, makers and endorser, including accommodation parties, unless a party is expressly released by Lender in writing. If any person who signed the original Deed of Trust does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED FEBRUARY 27, 2006.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST AND GRANTOR AGREES TO ITS TERMS.

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GRANTOR AGREES TO THIS MODIFICATION OF DEED OF TRUST AND GRANTOR AGREES TO ITS TERMS.

STATE OF WA COUNTY OF Skagit

Given under my hand and official seal this 16th day of March, 2006

On this day before me, the undersigned Notary Public, personally appeared ROBERT J BJERK, personally known to me or proved to me on the basis of satisfactory evidence to be the individual described in and who executed the Modification of Deed of Trust, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

By K.M. Dicles Notary Public in and for the State of WA

Residing at Anacortes WA My commission expires 11-29-07

2006

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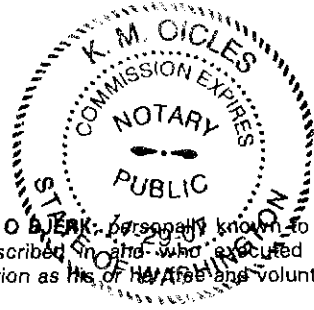
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MODIFICATION OF DEED OF TRUST  
(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF WA )  
 ) SS  
COUNTY OF Skagit )



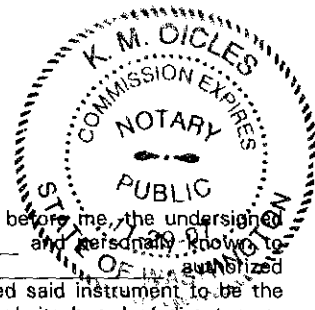
On this day before me, the undersigned Notary Public, personally appeared SHERYL O BJEAK, personally known to me or proved to me on the basis of satisfactory evidence to be the individual described in and who executed the Modification of Deed of Trust, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 16<sup>th</sup> day of March, 2006

By Km Oicles Residing at Anacortes, WA  
Km Oicles My commission expires 11-29-07  
Notary Public in and for the State of WA

LENDER ACKNOWLEDGMENT

STATE OF WA )  
 ) SS  
COUNTY OF Skagit )



On this 16<sup>th</sup> day of March, 2006, before me, the undersigned Notary Public, personally appeared Paul M Brunkhorst and personally known to me or proved to me on the basis of satisfactory evidence to be the VP of OF INC, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By Km Oicles Residing at Anacortes, WA  
Km Oicles My commission expires 11-29-07  
Notary Public in and for the State of WA



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