

**RETURN ADDRESS:**  
THE COMMERCE BANK OF  
WASHINGTON, N.A.  
601 UNION STREET,  
SUITE 3600  
SEATTLE, WA 98101



200610250097  
Skagit County Auditor

10/25/2006 Page 1 of 6 11:56AM

LAND TITLE OF SKAGIT COUNTY

123369-55

## MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 200603220089

Additional on page \_\_\_\_\_

Grantor(s):

1. MARY M.O. LAM AND SARAH K.O. CRAM, CO-TRUSTEES OF MAURICE PATRICK O'LEARY MARITAL TRUST DTD 3/13/90
2. MARY M.O. LAM AND SARAH K.O. CRAM, CO-TRUSTEES OF MAURICE PATRICK O'LEARY RESIDUARY TRUST DTD 3/13/90

Grantee(s)

1. THE COMMERCE BANK OF WASHINGTON, N.A.

Legal Description: PTN LOT 1, BLK B, CALHOUN ADD. TO TOWN OF LA CONNER

Additional on page 2

Assessor's Tax Parcel ID#: 4124-018-001-0103 AND 4124-018-001-0301

THIS MODIFICATION OF DEED OF TRUST dated October 18, 2006, is made and executed between between MARY M. O. LAM AND SARAH K. O. CRAM, CO-TRUSTEES of MAURICE PATRICK O'LEARY MARITAL TRUST UW DTD 3/13/90, and MARY M. O. LAM AND SARAH K. O. CRAM, CO-TRUSTEES of MAURICE PATRICK O'LEARY RESIDUARY TRUST UW DTD 3/13/90, whose address is 316 N. 3RD STREET, LA CONNER, WA 98257 ("Grantor") and THE COMMERCE BANK OF WASHINGTON, N.A., whose address is 601 UNION STREET, SUITE 3600, SEATTLE, WA 98101 ("Lender").

**MODIFICATION OF DEED OF TRUST  
(Continued)**

**DEED OF TRUST.** Lender and Grantor have entered into a Deed of Trust dated March 15, 2006 (the "Deed of Trust") which has been recorded in SKAGIT County, State of Washington, as follows:

**RECORDED ON MARCH 22, 2006 UNDER AUDITOR'S FILE NO. 200603220089.**

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

See EXHIBIT "A", which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 316 N. 3RD STREET, LA CONNER, WA 98257. The Real Property tax identification number is 4124-018-001-0103 AND 4124-018-001-0301.

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

**THE PRINCIPAL AMOUNT OF THE NOTE IS INCREASED FROM \$360,000.00 TO \$460,000.00.**

**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 endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. 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 ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED OCTOBER 18, 2006.**

**GRANTOR:**

By: *Mary M. O. Lam*  
MARY M. O. LAM, CO-TRUSTEE of MAURICE PATRICK O'LEARY  
MARITAL TRUST UW DTD 3/13/90

By: *Sarah K. O. Cram*  
SARAH K. O. CRAM, CO-TRUSTEE of MAURICE PATRICK O'LEARY  
MARITAL TRUST UW DTD 3/13/90

By: *Mary M. O. Lam*  
MARY M. O. LAM, CO-TRUSTEE of MAURICE PATRICK O'LEARY  
RESIDUARY TRUST UW DTD 3/13/90

By: *Sarah K. O. Cram*  
SARAH K. O. CRAM, CO-TRUSTEE of MAURICE PATRICK O'LEARY  
RESIDUARY TRUST UW DTD 3/13/90



200610250097  
Skagit County Auditor

MODIFICATION OF DEED OF TRUST  
(Continued)

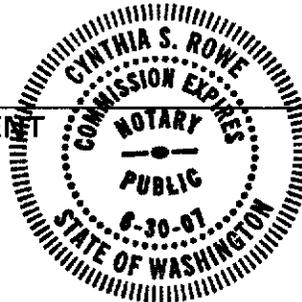
LENDER:

THE COMMERCE BANK OF WASHINGTON, N.A.

x [Signature]  
Authorized Officer

TRUST ACKNOWLEDGMENT

STATE OF Washington )  
 ) SS  
COUNTY OF Skagit )



On this 23<sup>rd</sup> day of October, 2006, before me, the undersigned Notary Public, personally appeared **MARY M. O. LAM, CO-TRUSTEE of MAURICE PATRICK O'LEARY MARITAL TRUST UW DTD 3/13/90**, and personally known to me or proved to me on the basis of satisfactory evidence to be an authorized trustee or agent of the trust that executed the Modification of Deed of Trust and acknowledged the Modification to be the free and voluntary act and deed of the trust, by authority set forth in the trust documents or, by authority of statute, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

By Cynthia S. Rowe Residing at La Conner  
Notary Public in and for the State of Washington My commission expires 6-30-07  
Printed Name: CYNTHIA S. ROWE

TRUST ACKNOWLEDGMENT

STATE OF Washington )  
 ) SS  
COUNTY OF Skagit )



On this 23<sup>rd</sup> day of October, 2006, before me, the undersigned Notary Public, personally appeared **SARAH K. O. CRAM, CO-TRUSTEE of MAURICE PATRICK O'LEARY MARITAL TRUST UW DTD 3/13/90**, and personally known to me or proved to me on the basis of satisfactory evidence to be an authorized trustee or agent of the trust that executed the Modification of Deed of Trust and acknowledged the Modification to be the free and voluntary act and deed of the trust, by authority set forth in the trust documents or, by authority of statute, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

By Cynthia S. Rowe Residing at La Conner  
Notary Public in and for the State of Washington My commission expires 6-30-07  
Printed Name: CYNTHIA S. ROWE



200610250097  
Skagit County Auditor

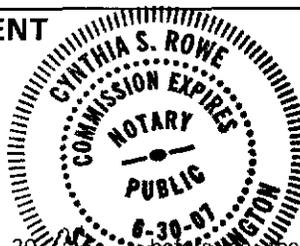
MODIFICATION OF DEED OF TRUST  
(Continued)

TRUST ACKNOWLEDGMENT

STATE OF Washington

)  
) SS

COUNTY OF Skagit



On this 23rd day of October, 2006, before me, the undersigned Notary Public, personally appeared MARY M. O. LAM, CO-TRUSTEE of MAURICE PATRICK O'NEARY RESIDUARY TRUST UW DTD 3/13/90, and personally known to me or proved to me on the basis of satisfactory evidence to be an authorized trustee or agent of the trust that executed the Modification of Deed of Trust and acknowledged the Modification to be the free and voluntary act and deed of the trust, by authority set forth in the trust documents or, by authority of statute, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

By Cynthia S. Rowe  
Notary Public in and for the State of Washington

Residing at La Conner  
My commission expires 6-30-07

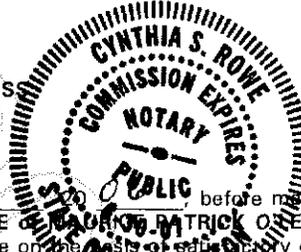
Printed name: CYNTHIA S. ROWE

TRUST ACKNOWLEDGMENT

STATE OF Washington

)  
) SS

COUNTY OF Skagit



On this 23rd day of October, 2006, before me, the undersigned Notary Public, personally appeared SARAH K. O. CRAM, CO-TRUSTEE of MAURICE PATRICK O'NEARY RESIDUARY TRUST UW DTD 3/13/90, and personally known to me or proved to me on the basis of satisfactory evidence to be an authorized trustee or agent of the trust that executed the Modification of Deed of Trust and acknowledged the Modification to be the free and voluntary act and deed of the trust, by authority set forth in the trust documents or, by authority of statute, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

By Cynthia S. Rowe  
Notary Public in and for the State of Washington

Residing at La Conner  
My commission expires 6-30-07

Printed NAME: CYNTHIA S. ROWE



200610250097  
Skagit County Auditor

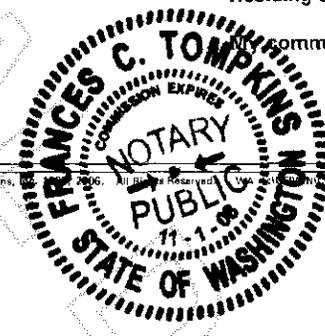
MODIFICATION OF DEED OF TRUST  
(Continued)

LENDER ACKNOWLEDGMENT

STATE OF Washington )  
 ) SS  
COUNTY OF King )

On this 24 day of October, 20 06, before me, the undersigned Notary Public, personally appeared Lynda Lee Rose and personally known to me or proved to me on the basis of satisfactory evidence to be the authorized Signer, 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 Francis C Tompkins Residing at Seattle  
Notary Public in and for the State of WA commission expires 11-1-2008



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200610250097  
Skagit County Auditor

EXHIBIT "A"

PARCEL "A":

The South 100 feet of the North 200 feet of Lot 1, Block B, "CALHOUN ADDITION TO THE TOWN OF LA CONNER," as per plat recorded in Volume 1 of Plats, page 14, records of Skagit County, Washington.

Situate in the Town of LaConner, County of Skagit, State of Washington.

PARCEL "B":

Tract "A", LaConner Short Plat No. LC-86-1, approved May 19, 1986 and recorded May 23, 1986, in Volume 7 of Short Plats, page 89, under Auditor's File No. 8605230038, records of Skagit County, Washington; being a portion of Lot 1, Block B, "CALHOUN ADDITION TO THE TOWN OF LA CONNER," as per plat recorded in Volume 1 of Plats, page 14, records of Skagit County, Washington.

Situate in the Town of LaConner, County of Skagit, State of Washington.



200610250097

Skagit County Auditor

10/25/2006 Page

6 of

6 11:56AM