

**RETURN ADDRESS:**  
BUSINESS BANK OF  
SKAGIT COUNTY  
ATTN: LOAN  
OPERATIONS  
1854 S BURLINGTON  
BOULEVARD  
BURLINGTON, WA 98233



200701040009

Skagit County Auditor

1/4/2007 Page 1 of 3 8:56AM

LAND TITLE OF SKAGIT COUNTY

200603060137

### MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 119999-SE

Additional on page \_\_\_\_

Grantor(s):

1. MCINTOSH, MATTHEW M

Grantee(s)

1. BUSINESS BANK OF SKAGIT COUNTY

Legal Description: LOT **17**, PRESSENTIN RANCH

Additional on page 2

Assessor's Tax Parcel ID#: P121851



THIS MODIFICATION OF DEED OF TRUST dated December 22, 2006, is made and executed between MATTHEW M MCINTOSH; As His Separate Property ("Grantor") and BUSINESS BANK OF SKAGIT COUNTY, whose address is MORTGAGE GROUP, 1854 S BURLINGTON BLVD, BURLINGTON, WA 98233 ("Lender").



MODIFICATION OF DEED OF TRUST  
(Continued)

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DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated December 13, 2006 (the "Deed of Trust") which has been recorded in SKAGIT County, State of Washington, as follows:

A DEED OF TRUST RECORDED ON 3/6/06 UNDER AUDITOR'S FILE NO. 200603060137.

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

LOT 17, "PLAT OF PRESENTIN RANCH," RECORDED ON AUGUST 9, 2004, UNDER AUDITOR'S FILE NO. 200408090115, RECORDS OF SKAGIT COUNTY, WASHINGTON.

The Real Property or its address is commonly known as 7451 PRESENTIN RANCH DRIVE, CONCRETE, WA 98237. The Real Property tax identification number is P121851.

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

MODIFY DEFINITIONS ON PAGE 2 OF THE DEED OF TRUST PARAGRAPH A: REFLECT INSTRUMENT DATE AS MARCH 3, 2006 AND PARAGRAPH F: NOTE TO INCLUDE A PROMISSORY NOTE BY BORROWER DATED MARCH 3, 2006.

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 DECEMBER 22, 2006.

GRANTOR:

X Matthew M McIntosh  
MATTHEW M MCINTOSH

LENDER:

BUSINESS BANK OF SKAGIT COUNTY  
X Todd Anderson, VP  
TODD ANDERSON, VP

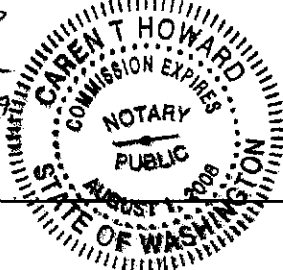
INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington )  
 ) SS  
COUNTY OF Skagit )

On this day before me, the undersigned Notary Public, personally appeared MATTHEW M MCINTOSH, As His Separate Property, 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 22nd day of December, 2006

By Caren T Howard Residing at Bellingham WA  
Notary Public in and for the State of WA My commission expires 8/1/08



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MODIFICATION OF DEED OF TRUST  
(Continued)

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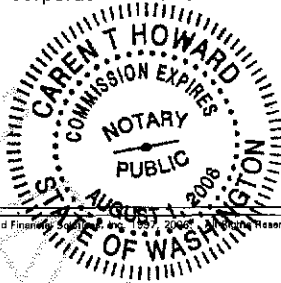
LENDER ACKNOWLEDGMENT

STATE OF Washington )  
 ) SS  
COUNTY OF Skagit )

On this 22nd day of December, 20 06, before me, the undersigned Notary Public, personally appeared Toad Anderson and personally known to me or proved to me on the basis of satisfactory evidence to be the Vice President, 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 [Signature]  
Notary Public in and for the State of WA

Residing at Bellingham, WA  
My commission expires 8/1/08



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