

RETURN ADDRESS:

Peoples Bank
Loan Services Department
P.O. Box 233
Lynden, WA 98264



200702050172
Skagit County Auditor

2/5/2007 Page

1 of

3 3:37PM

CHICAGO TITLE COMPANY

IC41333-SMJ

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 200402020064

Additional on page ____

Grantor(s):

1. MULLER, LUCIA C

Grantee(s)

1. PEOPLES BANK

Legal Description: Lt 16, EAGLEMONT PH 1C

Additional on page ____

Assessor's Tax Parcel ID#: 4744-000-016-0000 P116365

THIS MODIFICATION OF DEED OF TRUST dated February 1, 2007, is made and executed between between LUCIA C MULLER, as her separate estate, whose address is 3904 Dogwood Place, Mount Vernon, WA 98274 ("Grantor") and PEOPLES BANK, whose address is MOUNT VERNON OFFICE, PHONE: (360) 848-8872, 1801 RIVERSIDE DRIVE, MOUNT VERNON, WA 98273 ("Lender").

MODIFICATION OF DEED OF TRUST

Loan No: 5714461-1

(Continued)

Page 2

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated January 28, 2004 (the "Deed of Trust")

which has been recorded in Skagit County, State of Washington, as follows:

A DEED OF TRUST DATED JANUARY 28, 2004 AND RECORDED FEBRUARY 2, 2004 UNDER AUDITOR'S FILE NO. 200402020064 RECORDS OF SKAGIT COUNTY, WASHINGTON.

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

Lot 16, EAGLEMONT PHASE 1C, according to the plat thereof, recorded February 1, 2000 under Auditor's File No. 200002010036, records of Skagit County, Washington.
Sited in Skagit County, Washington

The Real Property or its address is commonly known as 3904 Dogwood Place, Mount Vernon, WA 98274. The Real Property tax identification number is 4744-000-016-0000 P116365.

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

THE WORD "NOTE" MEANS THE PROMISSORY NOTE DATE FEBRUARY 1, 2007 FROM GRANTOR TO LENDER, TOGETHER WITH ALL RENEWALS OF, EXTENSIONS OF, MODIFICATIONS OF, REFINANCING OF, CONSOLIDATIONS OF, AND SUBSTITUTIONS FOR THE PROMISSORY NOTE OR AGREEMENT
CHANGE THE PRINCIPAL AMOUNT FROM \$35,000.00 TO \$99,000.00.

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 endorses 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 AGREES TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED FEBRUARY 1, 2007.

GRANTOR:

LUCIA C MULLER

LENDER:

PEOPLES BANK

Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF

Wash

COUNTY OF

Skagit

On this day before me, the undersigned Notary Public, personally appeared LUCIA C MULLER, personally known to me or proved to me on the basis of satisfactory evidence to be the person whose name is subscribed in and who executed the act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this

By Lucia C Muller

Notary Public in and for the State of Wash

My commission expires

4/30/07



200702050172

Skagit County Auditor

2/6/2007 Page

2 of

3 3:37PM

MODIFICATION OF DEED OF TRUST
(Continued)

Loan No: 5714461-1

Page 3

LENDER ACKNOWLEDGMENT

STATE OF Washington

)
) SS

COUNTY OF Skagit

)

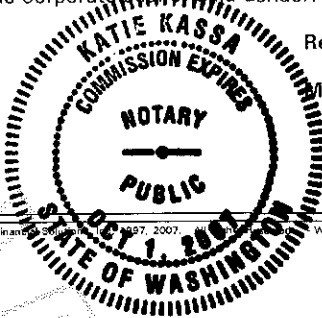
On this 1st day of February, 20 07, before me, the undersigned Notary Public, personally appeared Melody A. Heidebreder and personally known to me or proved to me on the basis of satisfactory evidence to be the officer, authorized agent for the Lender that executed the within and foregoing instrument 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 Katie Kassa

Notary Public in and for the State of WA

Residing at Mt. Vernon

My commission expires 10-1-2007



LASER PRO Lending, Ver. 5.32.00.003 Copr. Harland Financial Services, Inc. 1997, 2007 WA P:\CFI\WINICFIL\PLIG202.FC TR-3190269 PR-48



200702050172
Skagit County Auditor

2/5/2007 Page

3 of

3 3:37PM