

**RETURN ADDRESS:**

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



200704200114  
Skagit County Auditor

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CHICAGO TITLE COMPANY  
IC42142-SM

**MODIFICATION OF DEED OF TRUST**

Reference # (if applicable): 200611210128 Additional on page \_\_\_\_\_

Grantor(s):

1. BUCHAN, DAVID J
2. MACEK, SUSAN B

Grantee(s)

1. PEOPLES BANK

Legal Description: Tract 1, PLAT OF SKAGIT BEACH DIV. NO. 4

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

Assessor's Tax Parcel ID#: P79563 4341-000-001-0009

**THIS MODIFICATION OF DEED OF TRUST dated April 16, 2007, is made and executed between between DAVID J BUCHAN and SUSAN B MACEK, HUSBAND AND WIFE, WHOSE ADDRESS IS 15376 CHANNEL DRIVE, LA CONNER, WA 98257 ("Grantor") and PEOPLES BANK, whose address is MOUNT VERNON OFFICE, 1801 RIVERSIDE DRIVE, MOUNT VERNON, WA 98273 ("Lender").**

**MODIFICATION OF DEED OF TRUST**

Loan No: 5715463-1

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

**A DEED OF TRUST DATED NOVEMBER 15, 2006 AND RECORDED NOVEMBER 21, 2006 UNDER AUDITOR'S FILE NO. 20061121028 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:

Tract 1, PLAT OF SKAGIT BEACH DIVISION NO. 4, a replat of a portion of Tract "A and "C", Skagit Beach No. 1, as per plat recorded in Volume 11 of Plats, page 45, records of Skagit County, Washington.

Situated in Skagit County, Washington.  
The Real Property or its address is commonly known as 15376 CHANNEL DRIVE, LA CONNER, WA 98257. The Real Property tax identification number is P79563 4341-000-001-0009.

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

**THE WORD "NOTE" MEANS THE PROMISSORY NOTE DATE APRIL 16, 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 \$75,000.00 TO \$175,000.00**

**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 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 APRIL 16, 2007.**

**GRANTOR:**

X David J Buchan  
DAVID J BUCHAN

X Susan B Macek  
SUSAN B MACEK

**LENDER:**

**PEOPLES BANK**

X Barbara Lower  
Authorized Officer

**INDIVIDUAL ACKNOWLEDGMENT**

STATE OF WA SH

COUNTY OF Skagit



On this day before me, the undersigned Notary Public, personally appeared DAVID J BUCHAN and SUSAN B MACEK, personally known to me or proved to me on the basis of satisfactory evidence to be the individuals described in and who executed the Modification of Deed of Trust, the terms of which are set forth in the Modification, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes mentioned.

Given under my hand and official seal this 16th day of Apr., 2007.  
By Barbara Lower  
Notary Public in and for the State of WA  
Residing at Mount Vernon  
My commission expires 11-15-07

MODIFICATION OF DEED OF TRUST  
(Continued)

Loan No: 5715463-1

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LENDER ACKNOWLEDGMENT

STATE OF WASH )  
 )  
 ) SS  
COUNTY OF Skagit )

On this 16<sup>th</sup> day of April, 2007, before me, the undersigned Notary Public, personally appeared \_\_\_\_\_ and personally known to me or proved to me on the basis of satisfactory evidence to be the \_\_\_\_\_, authorized agent for the Lender that executed with and forego \_\_\_\_\_ 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 Melody A. Heidbrink  
Notary Public in and for the State of WA

Residing at mt Uver  
My commission expires 4/30/11



200704200114  
Skagit County Auditor