

**RETURN ADDRESS:**

North County Bank  
Attn: Operations Dept  
PO Box 3427  
16419 Smokey Point Blvd  
Arlington, WA 98223



200707090093  
Skagit County Auditor

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FIRST AMERICAN TITLE CO.

**MODIFICATION OF DEED OF TRUST**

Reference # (if applicable): 27003037

Grantor(s):

1. DeGroot, James
2. DeGroot, Carma H.

Additional on page \_\_\_\_

86693  
**ACCOMMODATION RECORDING ONLY**

Grantee(s)

1. North County Bank

Legal Description: Lot 34, "SHOREWOOD"

Additional on page \_\_\_\_

Assessor's Tax Parcel ID#: 4000-000-034-0002 (P69195)

AF# 200511210138

**THIS MODIFICATION OF DEED OF TRUST dated July 2, 2007, is made and executed between James DeGroot and Carma H. DeGroot; Husband and Wife ("Grantor") and North County Bank, whose address is Attn: Operations Dept, PO Box 3427, 16419 Smokey Point Blvd, Arlington, WA 98223 ("Lender").**

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

Loan No: 27003037

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**DEED OF TRUST.** Lender and Grantor have entered into a Deed of Trust dated November 17, 2005 (the "Deed of Trust") which has been recorded in Skagit County, State of Washington, as follows:

**Recorded November 21, 2005 in Skagit County under Auditor's File No. 200511210138.**

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

Lot 34, "SHOREWOOD", according to the plat thereof, recorded in Volume 9 of Plats, Pages 82 and 83, records of Skagit County, Washington.

The Real Property or its address is commonly known as 16953 View Lane, LaConner, WA 98257. The Real Property tax identification number is 4000-000-034-0002 (P69195).


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

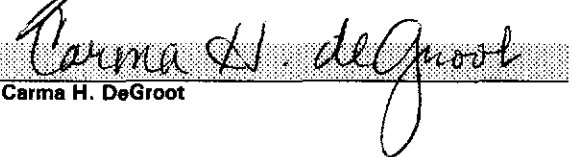
**Principal Increase of \$135,000.00 to reflect a new Principal Amount of \$360,000.00 (\$225,000.00 to \$360,000.00).**

**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 JULY 2, 2007.**

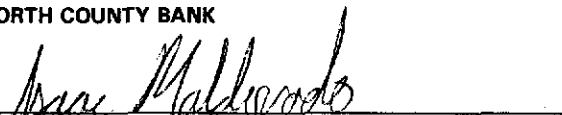
**GRANTOR:**

x   
James DeGroot

x   
Carma H. DeGroot

**LENDER:**

**NORTH COUNTY BANK**

x   
Authorized Officer



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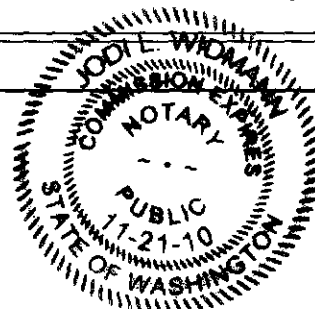
MODIFICATION OF DEED OF TRUST  
(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington )  
 ) SS  
COUNTY OF Snohomish )



On this day before me, the undersigned Notary Public, personally appeared **James DeGroot and Carma H. DeGroot, Husband and Wife**, 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, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 5th day of July, 2007

By Jodi L. Widmann  
Notary Public in and for the State of WA

Residing at Lake Stevens  
My commission expires 11/21/10

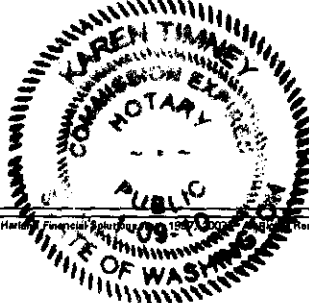
LENDER ACKNOWLEDGMENT

STATE OF Washington )  
 ) SS  
COUNTY OF Snohomish )

On this 5th day of July, 2007, before me, the undersigned Notary Public, personally appeared Jodi Widmann and personally known to me or proved to me on the basis of satisfactory evidence to be the loan 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 Karen Timney  
Notary Public in and for the State of WA

Residing at Arlington WA  
My commission expires 1.9.10



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