

RETURN ADDRESS:

Skagit State Bank
Main Office
301 E. Fairhaven Ave
P O Box 285
Burlington, WA 98233



200710090103

Skagit County Auditor

10/9/2007 Page 1 of 3 3:26PM

11/10/07

LAND TITLE OF SKAGIT COUNTY

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): SA-16222 970204006Z

Additional on page ____

Grantor(s):

1. RADTKE, RONALD R
2. NEVITT-RADTKE, DONNA J

Grantee(s)

1. Skagit State Bank

Legal Description: Lot 15, Dewey Beach-TGW TDLDS

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Assessor's Tax Parcel ID#: 3900-000-015-0008

THIS MODIFICATION OF DEED OF TRUST dated June 12, 2007, is made and executed between RONALD R RADTKE and DONNA J NEVITT-RADTKE, husband and wife, whose address is 15243 DECEPTION RD, ANACORTES, WA 98221-8210 ("Grantor") and Skagit State Bank, whose address is Main Office, 301 E. Fairhaven Ave, P O Box 285, 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 January 28, 1997 (the "Deed of Trust") which has been recorded in SKAGIT County, State of Washington, as follows:

Deed of Trust dated January 28, 1997 and recorded February 6, 1997 under Auditor's File Number 9702060062 between Ronald R Radtke and Donna J Nevitt-Radtke, as grantor, and Skagit State Bank, as beneficiary.

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

Lot 15, Dewey Beach Addition, according to the plat thereof recorded in Volume 6 of Plats, Page 17, Records of Skagit County, Washington;

Together with tidelands of the second class in front of and abutting on said lot.

Situated in Skagit County, Washington

The Real Property or its address is commonly known as 15243 DECEPTION RD, ANACORTES, WA 98221-8210. The Real Property tax identification number is 3900-000-015-0008.

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

Maturity is hereby extended until satisfaction of credit agreement and reconveyed.

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 JUNE 12, 2007.

GRANTOR:

x Ronald R Radtke
RONALD R RADTKE

x Donna J Nevitt-Radtke
DONNA J NEVITT-RADTKE

LENDER:

SKAGIT STATE BANK

x Val Closser
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington)
) SS
COUNTY OF Skagit)

On this day before me, the undersigned Notary Public, personally appeared RONALD R RADTKE and DONNA J NEVITT-RADTKE, 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.

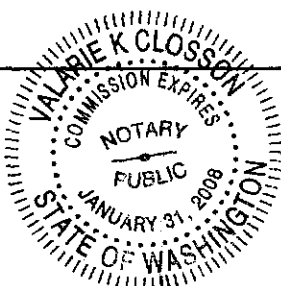
Given under my hand and official seal this 4th day of October, 20 07

By Valerie K Closser

Residing at Anacortes

Notary Public in and for the State of WA

My commission expires 1-31-08



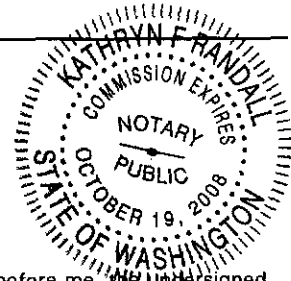
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LENDER ACKNOWLEDGMENT

STATE OF Washington)
) SS
COUNTY OF Skagit)



On this 4th day of October, 20 07, before me, the undersigned Notary Public, personally appeared Val Closson and personally known to me or proved to me on the basis of satisfactory evidence to be the Branch Manager, 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 Kathryn Randall
Notary Public in and for the State of WA

Residing at Pracortes
My commission expires 10-18-07

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