

**RETURN ADDRESS:**  
WHIDBEY ISLAND BANK  
P.O. BOX 1589  
OAK HARBOR, WA  
98277



200711300134  
Skagit County Auditor

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CHICAGO TITLE COMPANY  
IC44122-SM

## MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 200508290261

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

Grantor(s):

1. IBARRA, ADRIAN C
2. IBARRA, RUTH M

Grantee(s)

1. Whidbey Island Bank

Legal Description: PTN. BLK. 44, BURLINGTON AMENDED

Additional on page 2

Assessor's Tax Parcel ID#: 4076-044-019-0008

**THIS MODIFICATION OF DEED OF TRUST dated November 27, 2007, is made and executed between ADRIAN C IBARRA and RUTH M IBARRA, husband and wife ("Grantor") and Whidbey Island Bank, whose address is CL SKAGIT - 2, 321 SE PIONEER WAY, P.O. BOX 1589, OAK HARBOR, WA 98277 ("Lender").**

**MODIFICATION OF DEED OF TRUST**

(Continued)

**DEED OF TRUST.** Lender and Grantor have entered into a Deed of Trust dated August 25, 2005 (the "Deed of Trust") which has been recorded in WHATCOM County, State of Washington, as follows:

**RECORDED ON AUGUST 29, 2005 IN SKAGIT COUNTY UNDER AUDITOR'S FILE NUMBER 2005082920261.**

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

THE NORTH 1 FOOT OF LOT 16, ALL OF LOTS 17, 18 AND 19, BLOCK 44, AMENDED PLAT OF BURLINGTON, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 3 OF PLATS, PAGE 17, RECORDS OF SKAGIT COUNTY, WASHINGTON.

EXCEPT THE NORTH 16.5 FEET OF SAID LOT 19.

SITUATED IN SKAGIT COUNTY, WASHINGTON.

The Real Property or its address is commonly known as 730 ANACORTES STREET, BURLINGTON, WA 98233. The Real Property tax identification number is 4076-044-019-0008.

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

**REAMORTIZE LOAN BALANCE AND ADJUST INTEREST RATE.**

**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 NOVEMBER 27, 2007.**

**GRANTOR:**

X ADRIAN C IBARRA  
X RUTH M IBARRA

**LENDER:**

WHIDBEY ISLAND BANK  
[Signature]  
Authorized Officer

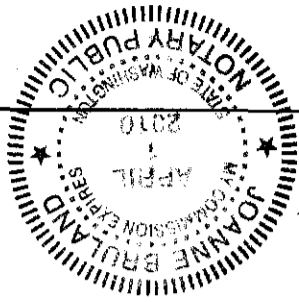
**INDIVIDUAL ACKNOWLEDGMENT**

STATE OF Washington  
COUNTY OF Skagit  
)  
) SS  
)

On this day before me, the undersigned Notary Public, personally appeared **ADRIAN C IBARRA and RUTH M IBARRA**, personally known 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 30th day of November, 2007.

Residing at Burlington WA  
My commission expires 4/1/10



Notary Public in and for the State of WA  
[Signature]

Skagit County Auditor  
200711300134



MODIFICATION OF DEED OF TRUST  
(Continued)

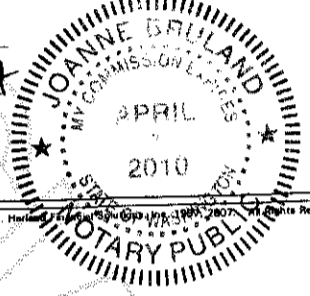
LENDER ACKNOWLEDGMENT

STATE OF Washington )  
 ) SS  
COUNTY OF Skagit )

On this 30th day of November, 20 07, before me, the undersigned Notary Public, personally appeared Elizabeth Hoffman and personally known to me or proved to me on the basis of satisfactory evidence to be the Lender, authorized agent for Whidbey Island Bank that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of Whidbey Island Bank, duly authorized by Whidbey Island Bank 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 in fact executed this said instrument on behalf of Whidbey Island Bank.

By Joanne Beal  
Notary Public in and for the State of WA

Residing at Burlington  
My commission expires 4/1/10



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