

**RETURN ADDRESS:**

Horizon Bank  
Doc Ctr % Melissa Gaines  
2211 Rimland Drive Suite  
230  
Bellingham, WA 98226



200712120090  
Skagit County Auditor

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LAND TITLE OF SKAGIT COUNTY

**MODIFICATION OF DEED OF TRUST**

Reference # (if applicable): 200703080143

Additional on page \_\_\_\_

Grantor(s):

1. Kiser, Seth
2. Kiser, Sherri

Grantee(s)

1. Horizon Bank

Legal Description: Ptn GL 2, 18-34-2 E WM

Additional on page 2

Assessor's Tax Parcel ID#: 340218-0-002-0500 (P120085)

**THIS MODIFICATION OF DEED OF TRUST dated December 7, 2007, is made and executed between Seth Kiser and Sherri Kiser, husband and wife ("Grantor") and Horizon Bank, whose address is Cornwall Office, 1500 Cornwall/PO Box 580, Bellingham, WA 98227-0580 ("Lender").**

MODIFICATION OF DEED OF TRUST  
(Continued)

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated March 5, 2007 (the "Deed of Trust") which has been recorded in Skagit County, State of Washington, as follows:

Skagit County Recording Number 200703080143 dated March 8, 2007.

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

Lot 2 of Skagit County Short Plat No. PL-01-0531, approved March 3, 2003 and recorded March 7, 2003, under Auditor's File No. 200303070103, being a portion of Government Lot 2 of Section 18, Township 34 North, Range 2 East, W. M.

TOGETHER WITH a non-exclusive easement for ingress, egress and utilities over, across and under the North 30 feet of Lot 1 of said Short Plat, as delineated on the face of said Short Plat.

Situate in the County of Skagit, State of Washington

The Real Property or its address is commonly known as 14353 Van Luven Lane, Anacortes, WA 98221. The Real Property tax identification number is 340218-0-002-0500 (P120085).

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

The maturity date of December 1, 2007 referenced in above described Deed of Trust is hereby deleted in its entirety without substitution. The period of this Deed of Trust shall continue uninterrupted until re-conveyed by Lender to Grantor.

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 DECEMBER 7, 2007.

GRANTOR:

X [Signature]  
Seth Kiser

X [Signature]  
Sherri Kiser

LENDER:

HORIZON BANK

X [Signature]  
Authorized Officer



INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington )  
 ) SS  
COUNTY OF Skagit )

On this day before me, the undersigned Notary Public, personally appeared Seth Kiser and Sherri Kiser, 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 7th day of December, 20 07

By Eileen Hebert Residing at Anacortes

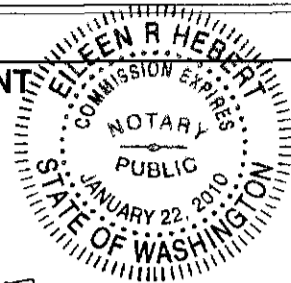
Notary Public in and for the State of WA My commission expires Jan 22, 2010



MODIFICATION OF DEED OF TRUST  
(Continued)

LENDER ACKNOWLEDGMENT

STATE OF Washington )  
 ) SS  
COUNTY OF Skagit )



On this 7th day of December, 20 07, before me, the undersigned Notary Public, personally appeared Caryl Van Iersel and personally known to me or proved to me on the basis of satisfactory evidence to be the AVP, 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 Eileen Hebert  
Notary Public in and for the State of WA

Residing at Anacortes  
My commission expires Jan 22, 2010

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