

**RETURN ADDRESS:**

PEOPLES BANK  
LOAN SERVICES  
DEPARTMENT  
PO BOX 233  
LYNDEN, WA 98264



200801040114

Skagit County Auditor

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LAND TITLE OF SKAGIT COUNTY

128191-PLS

**MODIFICATION OF DEED OF TRUST**

Reference # (if applicable):

200202110106

Additional on page

Grantor(s):

1. ATKINSON, WENDY D.
2. ATKINSON, KEVIN G.

Grantee(s)

1. PEOPLES BANK

Legal Description: Lot 27, Wilida Estates.

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Assessor's Tax Parcel ID#: P80695 4373-000-027-0018

THIS MODIFICATION OF DEED OF TRUST dated January 2, 2008, is made and executed between KEVIN G ATKINSON AND WENDY D ATKINSON, HUSBAND AND WIFE, WHOSE ADDRESS IS 1231 INDEPENDENCE BLVD, SEDRO WOOLLEY WA 98284 ("Grantor") and PEOPLES BANK, whose address is SEDRO WOOLLEY OFFICE, PHONE: (360) 757-9006, 530B CROSSROAD SQUARE, SEDRO-WOOLLEY, WA 98284 ("Lender").

**MODIFICATION OF DEED OF TRUST**

Loan No: 5021814-102

(Continued)

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated February 8, 2002 (the "Deed of Trust") which has been recorded in SKAGIT County, State of Washington, as follows:

A DEED OF TRUST DATED FEBRUARY 8, 2002 AND RECORDED FEBRUARY 11, 2002 UNDER AUDITOR'S FILE NO. 200202110106 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:

Lot 27, "WILDA ESTATES," as per plat recorded in Volume 12 of Plats, pages 11 and 12, records of Skagit County, Washington.

Situate in the City of Sedro Woolley, County of Skagit, State of Washington.

The Real Property or its address is commonly known as 1231 INDEPENDENCE BLVD, SEDRO WOOLLEY, WA 98284. The Real Property tax identification number is P80695 4373-000-027-0018.

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

THE WORD "NOTE" MEANS THE PROMISSORY NOTE DATED DECEMBER 31, 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 \$23,000.00 TO \$35,000.00.

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 AGREES TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED JANUARY 2, 2008.

GRANTOR:

*[Signature]*  
WENDY D. ATKINSON  
*[Signature]*  
KEVIN G. ATKINSON

LENDER:

*[Signature]*  
PEOPLES BANK  
Authorized Officer

**INDIVIDUAL ACKNOWLEDGMENT**

STATE OF Washington  
COUNTY OF Sagit

On this day before me, the undersigned Notary Public, personally appeared WENDY D. ATKINSON, personally known to me or proved to me on the basis of satisfactory evidence, that 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 2nd day of January, 2008  
Residing at WTFedmon  
By [Signature]  
Notary Public in and for the State of WA  
My commission expires 09/10/09



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

Loan No: 5021814-102

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**LENDER ACKNOWLEDGMENT**

STATE OF \_\_\_\_\_ )  
 ) SS  
COUNTY OF \_\_\_\_\_ )

On this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, 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 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 \_\_\_\_\_ Residing at \_\_\_\_\_  
Notary Public in and for the State of \_\_\_\_\_ My commission expires \_\_\_\_\_

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