

RETURN ADDRESS:
WHIDBEY ISLAND BANK
SBA/ALTERNATIVE
LENDING
1266 BOUSLOG RD
BURLINGTON, WA 98233



200801240115
Skagit County Auditor

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LAND TITLE OF SKAGIT COUNTY

0117245

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): BLIND 200712070111

Additional on page _____

Grantor(s):

1. ACTON, SCOT B
2. ACTON, ANN

Grantee(s)

1. WHIDBEY ISLAND BANK

Legal Description: LOT 31, OF SEDRO HOME ACREAGE, MAP BOOK 3, MAP PAGE 39

Additional on page 2

Assessor's Tax Parcel ID#: 4171-001-031-0105

THIS MODIFICATION OF DEED OF TRUST dated January 22, 2008, is made and executed between SCOT B ACTON and ANN ACTON, whose address is 627 CENTRAL STREET, SEDRO WOOLLEY, WA 98284 ("Grantor") and WHIDBEY ISLAND BANK, whose address is SBA/ALTERNATIVE LENDING, 1266 BOUSLOG RD, BURLINGTON, WA 98233 ("Lender").

MODIFICATION OF DEED OF TRUST

(Continued)

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

A DEED OF TRUST DATED DECEMBER 6, 2007 AND RECORDED DECEMBER 7, 2007 UNDER AUDITOR'S FILE NO. 200712070111, 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:

THE SOUTH 62 1/2 FEET OF THE NORTH 125 FEET OF THE WEST 125 FEET OF LOT 31, PLAT 1, "SEDRO HOME ACREAGE", AS PER PLAT RECORDED IN VOLUME 3 OF PLATS, PAGE 39, RECORDS OF SKAGIT COUNTY, WASHINGTON

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON
The Real Property or its address is commonly known as 627 CENTRAL AVENUE, SEDRO WOOLLEY, WA 98284. The Real Property tax identification number is 4171-001-031-0105.

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

CHANGE NOTE DATE IN THE PROMISSORY NOTE DATED DECEMBER 6, 2007, IN THE ORIGINAL PRINCIPAL AMOUNT OF \$17,000.00 TO JANUARY 22, 2008.

NOTICE TO GRANTOR: THE NOTE CONTAINS A VARIABLE 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 AGREES TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED JANUARY 22, 2008.

GRANTOR:

X SCOT B ACTON

X ANN ACTON

LENDER:

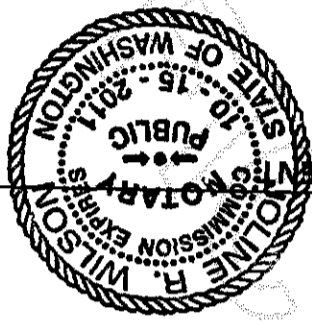
WHIDBEY ISLAND BANK

X Authorized Officer

STATE OF WASHINGTON

COUNTY OF SKAGIT

INDIVIDUAL ACKNOWLEDGMENT



On this day before me, the undersigned Notary Public, personally appeared SCOT B ACTON and ANN ACTON, 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.

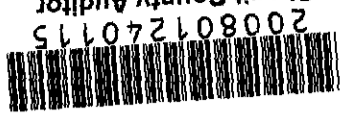
Given under my hand and official seal this 23rd day of January, 2008.

Residing at SKAGIT COUNTY, WA

My commission expires 10/15/2011

Notary Public in and for the State of

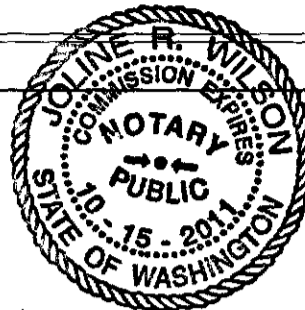
Oline R. Wilson



MODIFICATION OF DEED OF TRUST
(Continued)

LENDER ACKNOWLEDGMENT

STATE OF WASHINGTON)
) SS
COUNTY OF SKAGIT)



On this 23RD day of JANUARY, 2008, before me, the undersigned Notary Public, personally appeared LES MOLLER and personally known to me or proved to me on the basis of satisfactory evidence to be the VICE PRESIDENT, 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 Joline R. Wilson Residing at SKAGIT COUNTY, WA
Notary Public in and for the State of WA My commission expires 10/15/2011

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