

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


200801240116
Skagit County Auditor
1/24/2008 Page 1 of 3 3:54PM

LAND TITLE OF SKAGIT COUNTY

M-17245

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): BLIND 200712070110

Additional on page ____

Grantor(s):

1. ACTON, KURT A
2. ACTON, KARI A

Grantee(s)

1. WHIDBEY ISLAND BANK

Legal Description: SECTION 19, TOWNSHIP 35, PORTION GOVERNMENT LOT 2

Additional on page 2

Assessor's Tax Parcel ID#: 350519-0-034-0003

THIS MODIFICATION OF DEED OF TRUST dated January 22, 2008, is made and executed between KURT A ACTON and KARI A ACTON, HUSBAND AND WIFE ("Grantor") and WHIDBEY ISLAND BANK, whose address is SBA/ALTERNATIVE LENDING, 1266 BOUSLOG RD, BURLINGTON, WA 98233 ("Lender").

MODIFICATION OF DEED OF TRUST
(Continued)

Page 2

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 AUDITORS FILE NO. 200712070110, 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:

THAT PORTION OF GOVERNMENT LOT 2, SECTION 19, TOWNSHIP 35 NORTH, RANGE 5 EAST, W.M., DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT 340 FEET EAST OF THE INTERSECTION OF THE EAST LINE OF COUNTY ROAD ALONG THE WEST SIDE OF SAID LOT AND THE NORTH LINE OF COUNTY ROAD ALONG THE WEST SIDE OF SAID LOT, 100 FEET, NORTH 200 FEET, EAST 100 FEET, SOUTH 200 FEET TO THE POINT OF BEGINNING.

TOGETHER WITH THAT PORTION OF GOVERNMENT LOT 2, SECTION 19, TOWNSHIP 35 NORTH, RANGE 5 EAST, W.M., DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT 240 FEET EAST AND 200 FEET NORTH OF THE INTERSECTION OF THE EAST LINE OF THE COUNTY ROAD (TOWNSHIP STREET) ALONG THE WEST SIDE OF SAID LOT AND THE NORTH LINE OF THE COUNTY ROAD (WICKER ROAD) ALONG THE SOUTH SIDE OF SAID LOT; THENCE CONTINUE NORTH, 29 FEET; THENCE EAST, 15 FEET; THENCE SOUTH, 29 FEET WEST, 15 FEET TO THE POINT OF BEGINNING.

The Real Property or its address is commonly known as 928 WICKER ROAD, SEDRO WOOLLEY, WA 98284. The Real Property tax identification number is 350519-0-034-0003.

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 \$117,000.00 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 endorses to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation parties, 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 JANUARY 22, 2008.

GRANTOR:

X KURT A. ACTON
X KARI A. ACTON

LENDER:

WHIDBEY ISLAND BANK
X
Authorized Officer

MODIFICATION OF DEED OF TRUST
(Continued)

Page 3

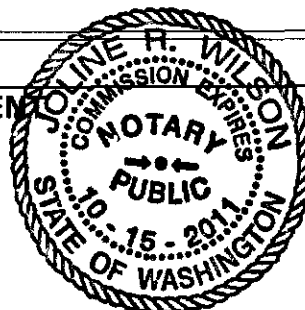
INDIVIDUAL ACKNOWLEDGMENT

STATE OF WASHINGTON

)
) SS

COUNTY OF SKAGIT

)



On this day before me, the undersigned Notary Public, personally appeared KURT A ACTON and KARI A 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

By Joline R. Wilson
Notary Public in and for the State of

Residing at SKAGIT COUNTY, WA
My commission expires 10/15/2011

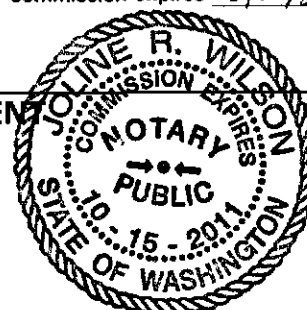
LENDER ACKNOWLEDGMENT

STATE OF WASHINGTON

)
) SS

COUNTY OF SKAGIT

)



On this 23RD day of JANUARY, 2008, before me, the undersigned Notary Public, personally appeared LES MOUER 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
Notary Public in and for the State of WA

Residing at SKAGIT COUNTY, WA
My commission expires 10/15/2011



200801240116
Skagit County Auditor

1/24/2008 Page

3 of

3 3:54PM