

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



200801290084
Skagit County Auditor

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CHICAGO TITLE CO.

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): IC30900-SM (06/23/04

~~10~~ Additional on page ____

Grantor(s): 200407160143

1. RONK, PAUL L
2. RONK, PEGGY J

Grantee(s)

1. WHIDBEY ISLAND BANK

Legal Description: LOTS 1-6, BLK. 11, WOOLLEY, THE HUB OF SKAGIT COUNTY,
WASHINGTON

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Assessor's Tax Parcel ID#: 4177-011-006-0000

THIS MODIFICATION OF DEED OF TRUST dated January 16, 2008, is made and executed between PAUL L RONK and PEGGY J. RONK, husband and wife ("Grantor") and WHIDBEY ISLAND BANK, whose address is PO BOX 1589, OAK HARBOR , WA 98277 ("Lender").

MODIFICATION OF DEED OF TRUST

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DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated June 23, 2004 (the "Deed of Trust") which has been recorded in SKAGIT County, State of Washington, as follows:

RECORDED ON JULY 16, 2004 IN SKAGIT COUNTY UNDER AUDITOR'S FILE NUMBER 200407160143.

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

LOTS 1 THROUGH 6, BLOCK 11, WOOLLEY, THE HUB OF SKAGIT COUNTY, WASHINGTON, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 2 OF PLATS, PAGE 92, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATE IN SKAGIT COUNTY, WASHINGTON.

The Real Property or its address is commonly known as LOTS 1-6 BLK 11, SEDRO WOOLLEY, WA 98284. The Real Property tax identification number is 4177-011-006-0000.

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

DEFINITION OF NOTE SHOULD READ: ORIGINAL PROMISSORY NOTE DATED MARCH 15, 2001 IN THE AMOUNT OF \$50,000.00.

MODIFY VESTING PER ORIGINAL TITLE COMMITMENT.

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 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 JANUARY 16, 2008.

GRANTOR:

Paul Ronk
PAUL RONK

Peggy J. Ronk
PEGGY J. RONK

LENDER:

Whidbey Island Bank
WHIDBEY ISLAND BANK
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

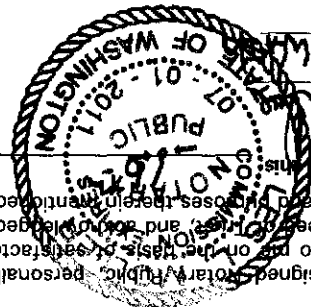
STATE OF Washington

COUNTY OF Skagit

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) ss
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On this day before me, the undersigned Notary Public, personally appeared PAUL L RONK and PEGGY J RONK, 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 herein mentioned.

Given under my hand and official seal this 16th day of January, 2008.
Residing at Burwast
My commission expires 7/1/11



MODIFICATION OF DEED OF TRUST
(Continued)

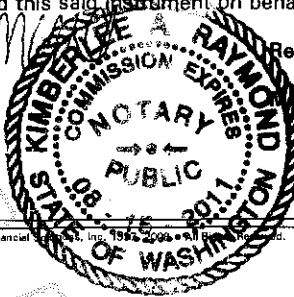
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LENDER ACKNOWLEDGMENT

STATE OF WASHINGTON)
) SS
COUNTY OF SKAGIT)

On this 28th day of January, 20 08, before me, the undersigned Notary Public, personally appeared Les E. Ingler 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 Kimberly A. Keen Residing at Sedro Woolley
Notary Public in and for the State of WA commission expires 8-15-19



LASER PRO Lending, Ver. 5.38, 10/001, Copr. Highland Financial Corp., Inc. 1994-2004. WA M:\CF\PL\16202.FC TR-34185 PR-50



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