



200803170155

Skagit County Auditor

3/17/2008 Page 1 of 4 3:15PM

**RETURN ADDRESS:**

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

---

**MODIFICATION OF DEED OF TRUST**

Reference # (if applicable): MLF2030 200704120118

Additional on page \_\_\_\_

Grantor(s):

- 1. Severin, Patrick L.
- 2. Severin, Dawn M.

GUARDIAN NORTHWEST TITLE CO.

91162

Grantee(s)

- 1. Horizon Bank

**ACCOMMODATION RECORDING ONLY**

Legal Description: Section 23, Township 34, Range 3; Ptn. NE NE

Additional on page 2

Assessor's Tax Parcel ID#: 340323-1-005-0003(P22376)

**THIS MODIFICATION OF DEED OF TRUST dated March 14, 2008, is made and executed between Patrick L. Severin and Dawn M. Severin; 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)**

Page 2

**DEED OF TRUST.** Lender and Grantor have entered into a Deed of Trust dated April 12, 2007 (the "Deed of Trust") which has been recorded in Skagit County, State of Washington, as follows:

**Skagit County Recording Number 200704120118 Dated April 12, 2007.**

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

The South 660 feet of the Northeast 1/4 of the Northeast 1/4 of Section 23, Township 34 North, Range 3 East, W.M.,

EXCEPT the North 330 feet of the East 660 feet thereof.

ALSO EXCEPT County road along the East line thereof.

Situate in Skagit County, Washington

The Real Property or its address is commonly known as 15214 Avon Allen Road, Mount Vernon, WA 98273. The Real Property tax identification number is 340323-1-005-0003(P22376).

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

The maturity date of February 1, 2038 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.

**COUNTERPARTS.** This Agreement may be executed in a number of identical counterparts and by each party on a separate counterpart. If so executed, all of such counterparts shall collectively constitute one agreement.

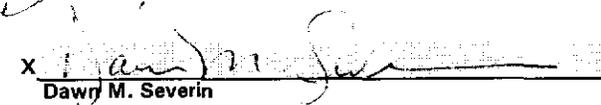
**GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED MARCH 14, 2008.**

**GRANTOR:**

X

  
Patrick L. Severin

X

  
Dawn M. Severin



200803170155  
Skagit County Auditor

MODIFICATION OF DEED OF TRUST  
(Continued)

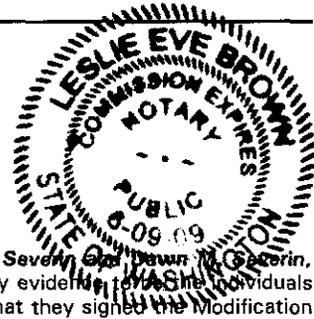
LENDER:

HORIZON BANK

*Nancy Kautson*  
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF WASHINGTON )  
 ) SS  
COUNTY OF SKAGIT )



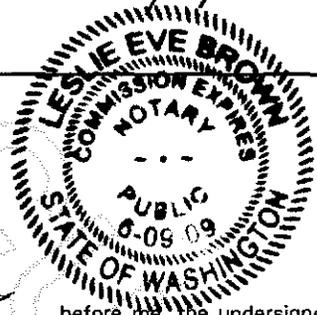
On this day before me, the undersigned Notary Public, personally appeared Patrick L. Severin, ~~husband and wife~~, personally known to me or proved to me on the basis of satisfactory evidence to be the individuals described in and who executed the Modification of Deed of Trust, and acknowledged that 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 14<sup>th</sup> day of MARCH, 2008

By Leslie Eve Brown Residing at MOUNT VERNON  
Notary Public in and for the State of WASHINGTON My commission expires 6/9/09

LENDER ACKNOWLEDGMENT

STATE OF WASHINGTON )  
 ) SS  
COUNTY OF SKAGIT )



On this 14<sup>th</sup> day of MARCH, 2008, before me, the undersigned Notary Public, personally appeared NANCY KAUTSON and personally known to me or proved to me on the basis of satisfactory evidence to be the Assistant Vice President 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 Leslie Eve Brown Residing at MOUNT VERNON  
Notary Public in and for the State of WA My commission expires 6/9/09



200803170155  
Skagit County Auditor

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

LASER PRO Lending, Ver. 5.37.00.003 Copr. Harland Financial Solutions, Inc. 1997, 2008. All Rights Reserved. - WA p:\CFIWIN\CFR\PL\G202.FC TR-2937 PR-265

UNOFFICIAL DOCUMENT



200803170155

Skagit County Auditor