

RETURN ADDRESS:

Frontier Bank
Private Banking
2831 Colby Ave
PO Box 1390
Everett, WA 98201



200804110006

Skagit County Auditor

4/11/2008 Page

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3 8:58AM

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): AFN-200708150187-PRIV-XX8552-WILD Additional on page _____

Grantor(s):

1. EBERT, CHARLES J.
2. EBERT, TAMARA L.

Grantee(s)

1. Frontier Bank

Legal Description: LT. 2 DIVISION II, OF DR. JOE WATERFRONT TRACTS

Additional on page 2

Assessor's Tax Parcel ID#: 5102-000-002-0000 (P106668)

THIS MODIFICATION OF DEED OF TRUST dated April 3, 2008, is made and executed between CHARLES J. EBERT and TAMARA L. EBERT, as husband and wife, whose address is 4914 BLACK FOREST LANE, EVERETT, WA 98203 ("Grantor") and Frontier Bank, whose address is Private Banking, 2831 Colby Ave, PO Box 1390, Everett, WA 98201 ("Lender").

MODIFICATION OF DEED OF TRUST
(Continued)

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DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated August 6, 2007 (the "Deed of Trust") which has been recorded in SKAGIT County, State of Washington, as follows:

RECORDED ON AUGUST 15, 2007 BY JULIAN COMPANY IN SNOHOMISH COUNTY, STATE OF WASHINGTON UNDER AUDITOR'S FILE NO. 200708150187.

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

LEASEHOLD INTEREST IN THE FOLLOWING DESCRIBED PROPERTY;

LOT 2 DIVISION II, OF DR. JOE WATERFRONT TRACTS, RECORDED PLAT ON FILE WITH THE BUREAU OF INDIAN AFFAIRS, WITHIN SECTION 3, TOWNSHIP 33 NORTH, RANGE 2 EAST, W.M., SKAGIT COUNTY, WASHINGTON, ON THE SWINOMISH INDIAN RESERVATION

The Real Property or its address is commonly known as 9963 PULL AND BE DAMNED POINT ROAD, LACONNER, WA 98257. The Real Property tax identification number is 5102-000-002-0000 (P106668).

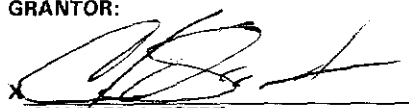
MODIFICATION. Lender and Grantor hereby modify the Deed of Trust as follows:

INCREASE BY \$50,000.00 FOR A NEW TOTAL OF \$250,000.00.

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 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 APRIL 3, 2008.


GRANTOR:


CHARLES J. EBERT


TAMARA L. EBERT

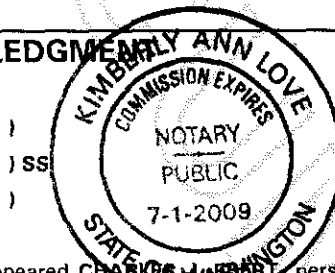
LENDER:

FRONTIER BANK

x 
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington
COUNTY OF Snohomish



On this day before me, the undersigned Notary Public, personally appeared Charles J. Ebert, personally known to me or proved to me on the basis of satisfactory evidence to be the individual described in and who executed the Modification of Deed of Trust, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 10th day of April, 2008

By 
Notary Public in and for the State of WA

Residing at Monroe
My commission expires 7/1/09



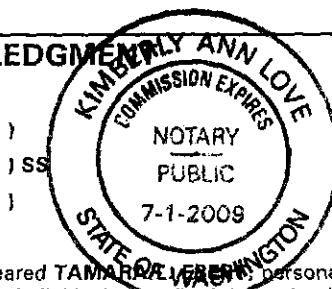
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MODIFICATION OF DEED OF TRUST
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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington
COUNTY OF Snohomish



On this day before me, the undersigned Notary Public, personally appeared TAMARA L. GREEN, personally known to me or proved to me on the basis of satisfactory evidence to be the individual described in and who executed the Modification of Deed of Trust, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

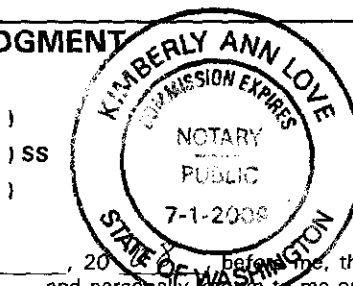
Given under my hand and official seal this 10th day of April, 2008

By Kimberly Ann Love
Notary Public in and for the State of WA

Residing at Monroe
My commission expires 7/1/09

LENDER ACKNOWLEDGMENT

STATE OF Washington
COUNTY OF Snohomish



On this 10th day of April, 2008, before me, the undersigned Notary Public, personally appeared Peter Sontra and personally known to me or proved to me on the basis of satisfactory evidence to be the Sr. Vice President, authorized agent for Frontier Bank that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of Frontier Bank, duly authorized by Frontier 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 Frontier Bank.

By Kimberly Ann Love
Notary Public in and for the State of WA

Residing at Monroe
My commission expires 7/1/09



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