

**RETURN ADDRESS:**

Horizon Bank  
Documentation Dept - MG  
2211 Rimland Drive Suite  
230  
Bellingham, WA 98226



200806090166  
Skagit County Auditor

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CHICAGO TITLE CO.

LC42706

**MODIFICATION OF DEED OF TRUST**

Reference # (if applicable): MLF2245 200706150136  
200706150136

Additional on page \_\_\_\_

**Grantor(s):**

1. Clark, Daryl L.
2. Clark, Darlene A.

**Grantee(s)**

1. Horizon Bank

Legal Description: Lot 6, PLAT OF WESTWOOD PUD

Additional on page 2

Assessor's Tax Parcel ID#: 4688-000-006-0000(P110957)

**THIS MODIFICATION OF DEED OF TRUST dated March 14, 2008, is made and executed between Daryl L. Clark, who acquired title as Daryl Clark and Darlene A. Clark, who acquired title as Darlene Clark; 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)**

**DEED OF TRUST.** Lender and Grantor have entered into a Deed of Trust dated June 11, 2007 (the "Deed of Trust") which has been recorded in Skagit County, State of Washington, as follows:

**Skagit County Recording Number 200706150136 dated June 15, 2007.**

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

Lot 6, PLAT OF WESTWOOD PUD, according to the plat thereof recorded in Volume 16 of Plats, pages 152 and 153, records of Skagit County, Washington.

Situated in Skagit County, Washington

The Real Property or its address is commonly known as 2315 Westwood Drive, Anacortes, WA 98221. The Real Property tax identification number is 4688-000-006-0000(P110957).

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

"Note" means the promissory note signed by Borrower and dated June 11, 2007, together with all renewals of, extensions of, modifications of, refinancings of, conditions of, and substitutions for the Note or Credit Agreement .

**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 endorers 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 *Daryl L. Clark*  
Daryl L. Clark

x *Darlene A. Clark*  
Darlene A. Clark

LENDER:

HORIZON BANK

x *Carol K...*  
Authorized Officer

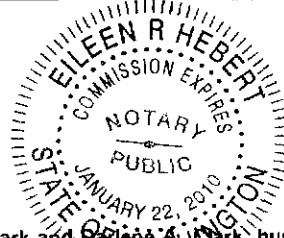


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MODIFICATION OF DEED OF TRUST  
(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington )  
 ) SS  
COUNTY OF Skagit )



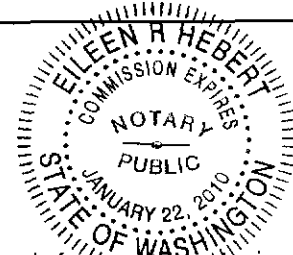
On this day before me, the undersigned Notary Public, personally appeared Daryl L. Clark and Eileen R. Clark, husband and wife, personally known to me or proved to me on the basis of satisfactory evidence to be the individuals described in and who executed the Modification of Deed of Trust, and acknowledged 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 5th day of June, 2008

By Eileen Hebert Residing at Anacortes  
Notary Public in and for the State of WA My commission expires Jan 22, 2010

LENDER ACKNOWLEDGMENT

STATE OF Washington )  
 ) SS  
COUNTY OF Skagit )



On this 5th day of June, 2008, before me, the undersigned Notary Public, personally appeared Carol Van Herson and personally known to me or proved to me on the basis of satisfactory evidence to be the Vice President, authorized agent for Horizon Bank that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of Horizon Bank, duly authorized by Horizon 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 Horizon Bank.

By Eileen Hebert Residing at Anacortes  
Notary Public in and for the State of \_\_\_\_\_ My commission expires Jan 22, 2010

