

**RETURN ADDRESS:**

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



200809180109  
Skagit County Auditor

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**MODIFICATION OF DEED OF TRUST** *B92244*

Reference # (if applicable): 200708170007

GUARDIAN NORTHWEST TITLE CO.

CONJ2230

Additional on page \_\_\_\_

Grantor(s):

1. Hoffman, Kay M.

Grantee(s)

1. Horizon Bank

*WESTWARD FINANCIAL SERVICES TRUSTEE*

Legal Description: Lts 1,2 & Ptn Lt 3 BLK 20 PLAT OF SOUTHERN ADDN TO MT. VERNON

Additional on page 2

Assessor's Tax Parcel ID#: 3758-020-003-0003(P54347)

**THIS MODIFICATION OF DEED OF TRUST** dated September 16, 2008, is made and executed between Kay M. Hoffman; as her separate estate ("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 August 8, 2007 (the "Deed of Trust") which has been recorded in Skagit County, State of Washington, as follows:

**Skagit County Recording Number 200708170007 dated August 17, 2007.**

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

Lots 1 and 2, and the North 20 feet of Lot 3, Block 20, "PLAT OF THE SOUTHERN ADDITION TO MT. VERNON", according to the plat recorded in Volume 2 of Plats, page 110, records of Skagit County, Washington.

Situate in Skagit County, Washington.

The Real Property or its address is commonly known as 1402 Virginia Street, Mount Vernon, WA 98273. The Real Property tax identification number is 3758-020-003-0003(P54347).

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

**The maturity date of August 1, 2008 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 SEPTEMBER 16, 2008.**

**GRANTOR:**

x Kay M. Hoffman  
Kay M. Hoffman

**LENDER:**

**HORIZON BANK**

x [Signature] VP  
Authorized Officer



200809180109  
Skagit County Auditor

MODIFICATION OF DEED OF TRUST  
(Continued)

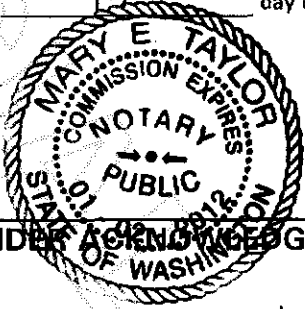
INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington )  
 ) SS  
COUNTY OF Skagit )

On this day before me, the undersigned Notary Public, personally appeared Kay M. Hoffman, as her separate estate, 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 17 day of September, 2008

By Mary Taylor Residing at Burlington  
Notary Public in and for the State of WA My commission expires 01 02 2012



LENDER ACKNOWLEDGMENT

STATE OF Washington )  
 ) SS  
COUNTY OF Skagit )

On this 17 day of September, 2008, before me, the undersigned Notary Public, personally appeared John J. Voth and personally known to me or proved to me on the basis of satisfactory evidence to be the Authorized Officer, 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 Mary Taylor Residing at Burlington  
Notary Public in and for the State of WA My commission expires 01 02 2012

