

RETURN ADDRESS:

Banner Bank
Consumer Loan Servicing
P.O. Box 1391
Walla Walla, WA
99362-2181



200809190122

Skagit County Auditor

9/19/2008 Page 1 of 4 3:23PM

GUARDIAN NORTHWEST TITLE CO.

MODIFICATION OF DEED OF TRUST

94444

Reference # (if applicable): CW-8365234 200804080057 Additional on page ____

Grantor(s):

1. Susanne A Taylor
2. James R Taylor, Spouse of Susanne A Taylor

Grantee(s)

1. Banner Bank

Trustee: Northwest Financial Corp.

Legal Description: Section 25, Township 36, Range 2; Ptn Gov. Lot 2 (aka Lot 15, J.T. Squires
Unrecorded Subdivision

Additional on page ____

Assessor's Tax Parcel ID#: 360225-0-040-0009 947000

THIS MODIFICATION OF DEED OF TRUST dated September 18, 2008, is made and executed between Susanne A Taylor, as her separate estate ("Grantor") and Banner Bank, whose address is Burlington Branch, 110 Cascade Mall Drive, Burlington, WA 98233 ("Lender").

MODIFICATION OF DEED OF TRUST

Loan No: 41042669

(Continued)

Page 2

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated April 7, 2008 (the "Deed of Trust") which has been recorded in Skagit County, State of Washington, as follows:

Recorded on April 8, 2008 in Skagit County Washington, recording no. 200804080057.

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

as in said Deed of Trust

The Real Property or its address is commonly known as 11325 Blue Heron Rd, Bow, WA 98232. The Real Property tax identification number is 360225-0-040-0009.

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

Increase Credit Line Limit to \$300,000.00.

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 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 TRUST IS DATED SEPTEMBER 18, 2008.

GRANTOR:

Susanne A Taylor
Susanne A Taylor

X James R Taylor, Spouse of Susanne A Taylor

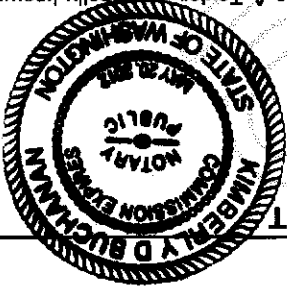
LENDER:

BANNER BANK

X *William J. Anderson*
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington
COUNTY OF Skagit



On this day before me, the undersigned Notary Public, personally appeared Susanne A Taylor, personally known to me or proved to me on the basis of satisfactory evidence to be the individual described in and who executed the act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 18 day of September, 2008

By *Kim D. Buchannan*
Notary Public in and for the State of WA
Residing at Burlington
My commission expires May 20 2012

MODIFICATION OF DEED OF TRUST
(Continued)

Loan No: 41042669

Page 2

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

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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 SEPTEMBER 18, 2008.

GRANTOR:

X
Susanne A Taylor

X James R Taylor
James R Taylor, Spouse of Susanne A Taylor

LENDER:

BANNER BANK

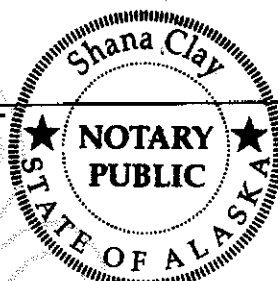
X Shana Clay
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alaska

COUNTY OF N/A

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On this day before me, the undersigned Notary Public, personally appeared ~~Susanne A Taylor~~ and James R Taylor, Spouse of Susanne A Taylor, 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 18th day of September, 2008

By Shana Clay
Notary Public in and for the State of Alaska

Residing at Fairbanks, Alaska
My commission expires 4/30/2011



200809190122
Skagit County Auditor

MODIFICATION OF DEED OF TRUST
(Continued)

Loan No: 41042669

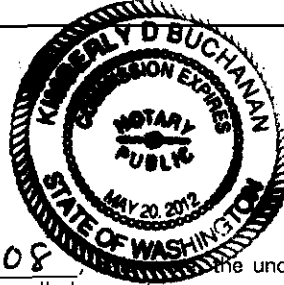
Page 3

LENDER ACKNOWLEDGMENT

STATE OF Washington

COUNTY OF Skagit

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On this 18th day of September, 20 08, the undersigned Notary Public, personally appeared Shirley Nyland and personally known to me or proved to me on the basis of satisfactory evidence to be the Personal Banker, authorized agent for **Banner Bank** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Banner Bank**, duly authorized by **Banner 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 **Banner Bank**.

By Kim D Buchanan

Residing at Burlington

Notary Public in and for the State of WA

My commission expires May 20, 2012

