

RETURN ADDRESS:

PEOPLES BANK
LOAN SERVICES
DEPARTMENT
PO BOX 233
LYNDEN, WA 98264



200901140036

Skagit County Auditor

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CHICAGO TITLE COMPANY

ACCOMMODATION RECORDING

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 200602100100

Additional on page _____

Grantor(s):

1. Van Egdome, Kent
2. Van Egdome, Anna

Grantee(s)

1. PEOPLES BANK

Legal Description: Lot 22, PLAT OF WASHINGTON PARK ESTATES

Additional on page _____

Assessor's Tax Parcel ID#: P117648 4770-000-022-0000

THIS MODIFICATION OF DEED OF TRUST dated January 9, 2009, is made and executed between Kent Van Egdome and Anna Van Egdome, husband and wife, whose address is 2606 Washington Blvd, Anacortes, WA 98221 ("Grantor") and PEOPLES BANK, whose address is ANACORTES OFFICE, PHONE: (360) 588-0153, 911 11th STREET, ANACORTES, WA 98221 ("Lender").

Chicago Title Company has placed
this document for recording as a
customer courtesy and accepts no
liability for its accuracy or validity

MODIFICATION OF DEED OF TRUST

Loan No: 5714143-1

(Continued)

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated February 9, 2006 (the "Deed of Trust") which has been recorded in Skagit County, State of Washington, as follows:

A DEED OF TRUST DATED FEBRUARY 9, 2006 AND RECORDED FEBRUARY 10, 2006 UNDER AUDITOR'S FILE NO. 200602100100 RECORDS OF SKAGIT COUNTY, WASHINGTON.

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

Lot 22, PLAT OF WASHINGTON PARK ESTATES, according to the plat thereof, recorded November 29, 2000, under Auditor's File No. 200011290068, records of Skagit County, Washington.
Sited in Skagit County, Washington.
The Real Property or its address is commonly known as 2606 Washington Blvd, Anacortes, WA 98221. The Real Property tax identification number is P117648 4770-000-022-0000.

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

LOWER THE CREDIT LIMIT FROM \$100,000.00 TO \$10,000.00.

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 DEED OF TRUST IS DATED JANUARY 9, 2009.

GRANTOR:

X [Signature]
Kent Van Egdom

X [Signature]
Anna Van Egdom

LENDER:

PEOPLES BANK

X [Signature]
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF

Skagit

COUNTY OF

Wash.

On this day before me, the undersigned Notary Public, personally known to me or proved to me on the basis of satisfactory evidence that the individuals described in and who executed the Modification of Deed of Trust, and acknowledged 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

By [Signature]
Notary Public in and for the State of Wash
commission expires 4-30-11



MODIFICATION OF DEED OF TRUST
(Continued)

Loan No: 5714143-1

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LENDER ACKNOWLEDGMENT

STATE OF Wash

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) SS

COUNTY OF Skagit

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On this 9th day of December, 2009, before me, the undersigned Notary Public, personally appeared Mr. [Signature] and personally known to me on the basis of satisfactory evidence to be the authorized agent of **PEOPLES BANK** that executed the within and foregoing instrument and acknowledged said instrument as his free and voluntary act and deed of **PEOPLES BANK**, duly authorized by **PEOPLES BANK** through its 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 **PEOPLES BANK**.

Kim Sanford
Notary Public in and for the State of WA

Residing at 411 [Signature]

My commission expires March 24, 2011



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