



200903250112
Skagit County Auditor

3/25/2009 Page 1 of 3 3:56PM

RETURN ADDRESS:
WHIDBEY ISLAND BANK
BURLINGTON OFFICE
1800 S. BURLINGTON
AVE
P.O. BOX 302
BURLINGTON, WA 98233

LAND TITLE OF SKAGIT COUNTY

132581.pwe

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 200804090097

Additional on page _____

Grantor(s):

1. MCLAUGHLIN, SCOTT D
2. MCLAUGHLIN, DAVID J.
3. MCLAUGHLIN, NANCY J

Grantee(s)

1. WHIDBEY ISLAND BANK

Legal Description: LOT 64, PLAT OF SPRING MEADOWS DIV. II

Additional on page 2

Assessor's Tax Parcel ID#: 4735-000-064-0000

9116098

THIS MODIFICATION OF DEED OF TRUST dated March 20, 2009, is made and executed between SCOTT D. MCLAUGHLIN, as his separate estate and DAVID J. MCLAUGHLIN and NANCY J. MCLAUGHLIN, husband and wife ("Grantor") and WHIDBEY ISLAND BANK, whose address is BURLINGTON OFFICE, 1800 S. BURLINGTON AVE, P.O. BOX 302, BURLINGTON, WA 98233 ("Lender").

DOCUMENT

**MODIFICATION OF DEED OF TRUST
(Continued)**

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated April 2, 2008 (the "Deed of Trust") which has been recorded in SKAGIT County, State of Washington, as follows:

RECORDED APRIL 9, 2008 UNDER AUDITOR'S FILE NUMBER 200804090097.

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

LOT 64, PLAT OF SPRING MEADOWS - DIV. II, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 17 OF PLATS, PAGES 75 AND 76, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATED IN SKAGIT COUNTY, WASHINGTON.

The Real Property or its address is commonly known as 451 SPRING LANE, SEDRO WOOLLEY, WA 98284-8082. The Real Property tax identification number is 4735-000-064-0000.

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

LOWER CREDIT LINE FROM \$30,000.00 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 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 MARCH 20, 2009.

GRANTOR:

x *Scott D McLaughlin*
SCOTT D MCLAUGHLIN

Tammy McLaughlin
Tammy McLaughlin

x *David J McLaughlin*
DAVID J MCLAUGHLIN

x *Nancy J McLaughlin*
NANCY J MCLAUGHLIN

LENDER:

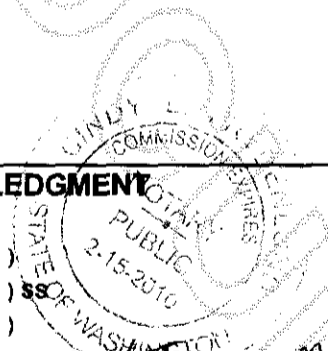
WHIDBEY ISLAND BANK

x *Elizabeth A Moss*
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington

COUNTY OF Skagit

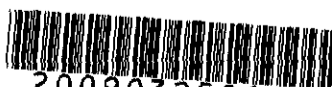


On this day before me, the undersigned Notary Public, personally appeared **SCOTT D MCLAUGHLIN**, personally known to me or proved to me on the basis of satisfactory evidence to be the individual described in and who executed the Modification of Deed of Trust, and acknowledged that he or she signed the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

Given under my hand and official seal this 20th day of March, 2009

By *Cindy J. ...*
Notary Public in and for the State of Washington

and Tammy McLaughlin
Residing at *Mt. Vernon*
My commission expires *2-15-10*

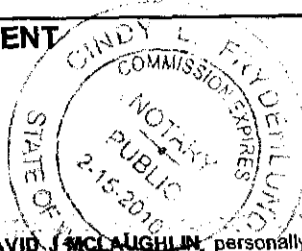


200903250112
Skagit County Auditor

MODIFICATION OF DEED OF TRUST
(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington)
) SS
COUNTY OF Skagit)



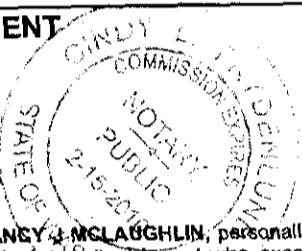
On this day before me, the undersigned Notary Public, personally appeared DAVID J. MCLAUGHLIN, personally known to me or proved to me on the basis of satisfactory evidence to be the individual described in and who executed the Modification of Deed of Trust, and acknowledged that he or she signed the 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 20th day of March, 2009

By Cindy L. Fry DeLuna Residing at Mt Vernon
Notary Public in and for the State of Washington My commission expires 2-15-10

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington)
) SS
COUNTY OF Skagit)



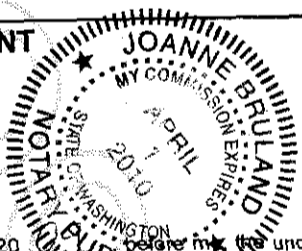
On this day before me, the undersigned Notary Public, personally appeared NANCY J. MCLAUGHLIN, personally known to me or proved to me on the basis of satisfactory evidence to be the individual described in and who executed the Modification of Deed of Trust, and acknowledged that he or she signed the 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 23rd day of March, 2009

By Cindy L. Fry DeLuna Residing at Mt Vernon
Notary Public in and for the State of Washington My commission expires 2-15-10

LENDER ACKNOWLEDGMENT

STATE OF Washington)
) SS
COUNTY OF Skagit)



On this 23rd day of March, 2009 before me, the undersigned Notary Public, personally appeared Elizabeth Marys and personally Adrian proved to me on the basis of satisfactory evidence to be the AVP authorized agent for WHIDBEY ISLAND BANK that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of WHIDBEY ISLAND BANK, duly authorized by WHIDBEY ISLAND 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 WHIDBEY ISLAND BANK.

By Joanne Bruland Residing at Burlington
Notary Public in and for the State of WA My commission expires 4/1/10

