

RETURN ADDRESS:
Peoples Bank
Loan Services Department
P.O. Box 233
Lynden, WA 98264



200907290105
Skagit County Auditor

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LAND TITLE OF SKAGIT COUNTY

134074-5

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 200706010125

Grantor(s):

1. PECK, CHRIS J
2. PECK, KARIN C

Additional on page _____

Grantee(s)

1. PEOPLES BANK

Legal Description: Lot 13, Sterling View Div. I

Additional on page _____

Assessor's Tax Parcel ID#: 4558 000 013 0002 / P100540

THIS MODIFICATION OF DEED OF TRUST dated July 22, 2009, is made and executed between CHRIS J PECK and KARIN C PECK, husband and wife, whose address is 20977 TRAVIS LANE, BURLINGTON, WA 98233 ("Grantor") and PEOPLES BANK, whose address is SEDRO WOOLLEY OFFICE, PHONE: (360) 757-9006, 530B CROSSROAD SQUARE, SEDRO-WOOLLEY, WA 98284 ("Lender").

MODIFICATION OF DEED OF TRUST

(Continued)

Loan No: 5716451-1

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated May 31, 2007 (the "Deed of Trust") which has been recorded in SKAGIT County, State of Washington, as follows:

A DEED OF TRUST DATED MAY 31, 2007 AND RECORDED JUNE 1, 2007 UNDER AUDITOR'S FILE NO. 200706010125 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 13, "PLAT OF STERLING VIEW DIV. NO. 1," as per plat recorded in Volume 14 of Plate, pages 182 and 183, records of Skagit County, Washington.

Situate in the County of Skagit, State of Washington

The Real Property or its address is commonly known as 20977 TRAVIS LANE, BURLINGTON, WA 98233. The Real Property tax identification number is 4558 000 013 0002.

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

THE WORD "NOTE" MEANS THE PROMISSORY NOTE DATED JULY 22, 2009 FROM GRANTOR TO LENDER, TOGETHER WITH ALL RENEWALS OF, EXTENSIONS OF, MODIFICATIONS OF, REFINANCING OF, CONSOLIDATIONS OF, AND SUBSTITUTIONS FOR THE PROMISSORY NOTE OR AGREEMENT

INCREASE THE PRINCIPAL AMOUNT FROM \$25,000.00 TO \$47,000.00.

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. 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 AGREES TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED JULY 22, 2009.

GRANTOR:

X CHRIS J PECK

X KARIN C PECK

LENDER:

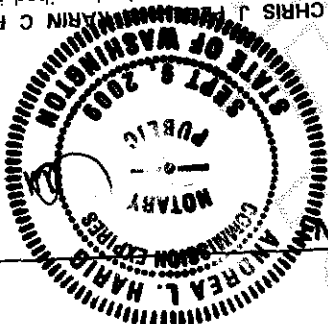
PEOPLES BANK

X Authorized Officer

STATE OF Washington

COUNTY OF Skagit

) SS



On this day before me, the undersigned Notary Public, personally appeared CHRIS J. PECK and KARIN C. PECK, 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

22nd

day of

July

2009

Residing at

20977 Travis Lane

My commission expires

9.9.09

Notary Public in and for the State of

Washington

MODIFICATION OF DEED OF TRUST
(Continued)

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Loan No: 5716451-1

LENDER ACKNOWLEDGMENT

STATE OF _____

)
) SS

COUNTY OF _____

)

On this _____ day of _____, 20_____, before me, the undersigned Notary Public, personally appeared _____ and personally known to me or proved to me on the basis of satisfactory evidence to be the _____, authorized agent for **PEOPLES BANK** that executed the within and for going instrument and acknowledged said instrument to be the free and voluntary act and deed of **PEOPLES BANK**, duly authorized by **PEOPLES 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 **PEOPLES BANK**.

By _____

Residing at _____

Notary Public in and for the State of _____

My commission expires _____

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Skagit County Auditor

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