

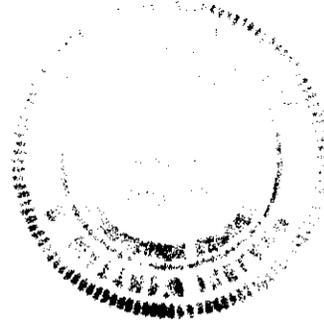
RETURN ADDRESS:

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



200908250056
Skagit County Auditor

8/25/2009 Page 1 of 3 3:01PM



LAND TITLE OF SKAGIT COUNTY

134262-05

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 200908120079

Additional on page _____

Grantor(s):

- 1. AVERY, RUSSELL WARREN
- 2. AVERY, ANA

Grantee(s)

- 1. PEOPLES BANK

Legal Description: Lot 102, Thunderbird East First Add.

Additional on page _____

Assessor's Tax Parcel ID#: 4379 000 102 0002 / 18085

THIS MODIFICATION OF DEED OF TRUST dated August 24, 2009, is made and executed between RUSSELL WARREN AVERY and ANA AVERY, HUSBAND AND WIFE, whose address is 4015 PUEBLO HEIGHTS, MOUNT VERNON, WA 98273 ("Grantor") and PEOPLES BANK, whose address is MOUNT VERNON OFFICE, 1801 RIVERSIDE DRIVE, MOUNT VERNON, WA 98273 ("Lender").

UNRECORDED DOCUMENT

MODIFICATION OF DEED OF TRUST

(Continued)

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated August 11, 2009 (the "Deed of Trust") which has been recorded in SKAGIT County, State of Washington, as follows:

A DEED OF TRUST DATED AUGUST 11, 2009 AND RECORDED AUGUST 12, 2009 UNDER AUDITOR'S FILE NO. 200908120079 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 102, "THUNDERBIRD EAST FIRST ADDITION," as per plat recorded in Volume 12 of Plats, pages 20, 21 and 22, records of Skagit County, Washington.

Situate in the City of Mount Vernon, County of Skagit, State of Washington

The Real Property or its address is commonly known as 4015 PUEBLO HEIGHTS, MOUNT VERNON, WA 98273. The Real Property tax identification number is 4379 000 102 0002.

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

THE WORD "NOTE" MEANS THE PROMISSORY NOTE DATED AUGUST 24, 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 \$40,000.00 TO \$45,000.00.

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.

GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED AUGUST 24, 2009.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST AND

GRANTOR:

X [Signature]
ROSSELL WARREN AVERY

X [Signature]
ANA AVERY

LENDER:

X [Signature]
PEOPLES BANK
Authorized Officer

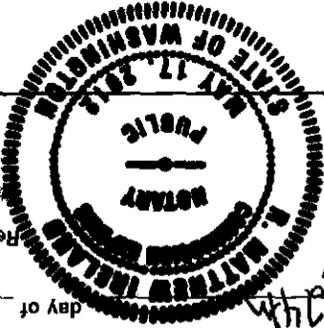
INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington
COUNTY OF Skagit

On this day before me, the undersigned Notary Public, personally appeared **RUSSELL WARREN AVERY and ANA AVERY**, 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 24th day of August, 2009

By [Signature]
Residing at Mount Vernon, WA
My commission expires 5-17-2012



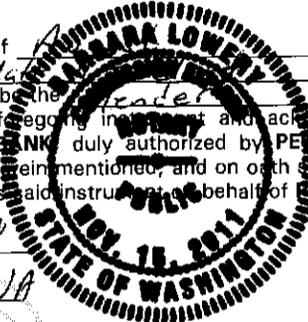
MODIFICATION OF DEED OF TRUST
(Continued)

LENDER ACKNOWLEDGMENT

STATE OF WASH)
) SS
COUNTY OF Skagit)

On this 24th day of August, 2009, before me, the undersigned Notary Public, personally appeared Mark Lowery and personally known to me or proved to me on the basis of satisfactory evidence to be the authorized agent, authorized agent for **PEOPLES BANK** that executed the within and foregoing 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 Mark Lowery Residing at Mount Vernon
Notary Public in and for the State of WA My commission expires 11-15-2011



200908250056
Skagit County Auditor