

RETURN ADDRESS:

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



200912140149

Skagit County Auditor

12/14/2009 Page 1 of 3 3:25PM

LAND TITLE OF SKAGIT COUNTY

135 008-5

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 200808050056

Additional on page ____

Grantor(s):

1. BROWN, MARIO M
2. BROWN, JODEE A

Grantee(s)

1. PEOPLES BANK

Legal Description: Lot 19, West View Replat Blk 40, Montborne

Additional on page ____

Assessor's Tax Parcel ID#: 4137 000 019 0007

THIS MODIFICATION OF DEED OF TRUST dated December 8, 2009, is made and executed between MARIO M BROWN and JODEE A BROWN, husband and wife, whose address is 23932 NORTH WESTVIEW ROAD, MOUNT VERNON, WA 98274 ("Grantor") and PEOPLES BANK, whose address is MOUNT VERNON OFFICE, 1801 RIVERSIDE DRIVE, MOUNT VERNON, WA 98273 ("Lender").

MODIFICATION OF DEED OF TRUST

(Continued)

Loan No: 5716654-1

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated August 4, 2008 (the "Deed of Trust") which has been recorded in WHATCOM County, State of Washington, as follows:

A DEED OF TRUST DATED AUGUST 4, 2008 AND RECORDED AUGUST 5, 2008 UNDER AUDITOR'S FILE NO. 200808050056 RECORDS OF SKAGIT COUNTY, WASHINGTON.

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

Lot 19, WEST VIEW, REPLAT OF BLOCK 40, MONTBORNE, SKAGIT COUNTY, WASHINGTON", as per plat recorded in Volume 6 of Plats, page 5, records of Skagit County, Washington;

TOGETHER WITH that portion of the 100 foot wide railroad right-of-way, commonly known as the Northern Pacific Railway (as originally conveyed to the Seattle Lake Shore and Eastern Railway) adjoining the plat of "WEST VIEW, REPLAT OF BLOCK 40, MONTBORNE, SKAGIT COUNTY, WASHINGTON", as per plat recorded in Volume 6 of Plats, page 5, records of Skagit County, Washington, that lies Westerly of the center line of said right-of-way and between the Northeastly extensions of both the Northwestly and the Southeastly line of Lot 19 of said plat; EXCEPT that portion, thereof, if any, lying within a County road right-of-way.

Situate in the County of Skagit, State of Washington.

The Real Property or its address is commonly known as 23932 NORTH WESTVIEW ROAD, MOUNT VERNON, WA 98274. The Real Property tax identification number is 4137 000 019 0007.

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

THE WORD "NOTE" MEANS THE PROMISSORY NOTE DATED DECEMBER 8, 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 \$260,000.00 TO \$315,000.00.

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 DECEMBER 8, 2009.

GRANTOR:

X MARIO M BROWN

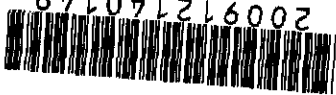
X JODEE A BROWN

LENDER:

PEOPLES BANK

X M d A Ludlow

Authorized Officer



Skagit County Auditor

12/14/2009 Page 2 of 3

3:25PM

MODIFICATION OF DEED OF TRUST
(Continued)

Loan No: 5716654-1

Page 3

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Wash

COUNTY OF Skagit

On this day before me, the undersigned Notary Public, personally appeared RAMON BROWN and JODEE A BROWN, 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 8th day of Dec, 2009

By Imelda A. Linder Residing at 14301

Notary Public in and for the State of WA

My commission expires 43011

LENDER ACKNOWLEDGMENT

STATE OF WASH

COUNTY OF Skagit

On this 8th day of Dec, 2009, before me, the undersigned Notary Public, personally appeared Victory H. Hester 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 foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of PEOPLES BANK by PEOPLES BANK through its board of directors or otherwise, for the uses and purposes therein mentioned on oath stated that he or she is authorized to execute this said instrument and in fact executed this instrument on behalf of PEOPLES BANK.

By Barbara Lowery

Residing at Marat Vernon

Notary Public in and for the State of WA

My commission expires 11-15-2011