

RETURN ADDRESS:

Union Bank, N.A.
Mount Vernon
119 E College Way
Mount Vernon, WA
98273



201006280101
Skagit County Auditor

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LAND TITLE OF SKAGIT COUNTY

136706-S

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): MTVE- XX-2124 AF#200504060089

RE-RECORDED AF#200505060164

Original Title Order #115636-S

Additional on page ____

Grantor(s):

1. GADBOIS, LARRY G.

Grantee(s)

1. Union Bank, N.A., successor in interest to the FDIC, as Receiver of Frontier Bank

Legal Description: Ptn E of NW & PTN NE of SW, 11-34-4 E W.M.

Additional on page 2

Assessor's Tax Parcel ID#: 340411-0-006-0007, 340411-0-007-0006, 340411-0-004-0207,
340411-0-004-0017, 340411-2-002-0007, 340411-0-001-0002, 340411-0-004-0300

THIS MODIFICATION OF DEED OF TRUST dated May 4, 2010, is made and executed between LARRY G. GADBOIS, as his sole and separate estate, whose address is 22308 MUDLAKE ROAD, MOUNT VERNON, WA 98273 ("Grantor") and Union Bank, N.A., successor in interest to the FDIC, as Receiver of Frontier Bank, whose address is Mount Vernon, 119 E College Way, PO Box 1124, Mount Vernon, WA 98273 ("Lender").

MODIFICATION OF DEED OF TRUST
(Continued)

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DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated April 5, 2005 (the "Deed of Trust") which has been recorded in SKAGIT County, State of Washington, as follows:

RECORDED ON APRIL 6, 2005 BY SKAGIT COUNTY AUDITOR OF SKAGIT COUNTY, STATE OF WASHINGTON UNDER AUDITOR'S FILE NO. 200504060089 AND RE-RECORDED ON MAY 06, 2005 BY SKAGIT COUNTY AUDITOR OF SKAGIT COUNTY, STATE OF WASHINGTON UNDER AUDITOR'S FILE NO. 200505060164.

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

See Schedule A-1, which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 22303 BABCOCK ROAD (aka 22308 MUD LAKE RD), MOUNT VERNON, WA 98273. The Real Property tax identification number is 340411-0-006-0007, 340411-0-007-0006, 340411-0-004-0207, 340411-0-004-0017, 340411-2-002-0007, 340411-0-001-0002, 340411-0-004-0300.

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

THIS REPRESENTS A CHANGE IN THE GRANTOR FROM LARRY G. GADBOIS INDIVIDUALLY AND AS PERSONAL REPRESENTATIVE OF THE ESTATE OF SUZANNE M. GADBOIS DECEASED TO LARRY G. GADBOIS, AS HIS SOLE AND SEPARATE ESTATE.

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 endorser 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.

NEGATIVE COVENANT RE LIENS. Grantor shall not create, or suffer, or permit to be created, any mortgage, deed of trust, lien, security interest, charge, or encumbrance upon the Property prior to, on a parity with, or subordinate to the lien of this Trust Deed.

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 MAY 4, 2010.

GRANTOR:

Larry G. Gadbois
LARRY G. GADBOIS

LENDER:

UNION BANK, N.A., SUCCESSOR IN INTEREST TO THE FDIC, AS RECEIVER OF
FRONTIER BANK

X

[Signature]
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington

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) SS

COUNTY OF Skagit

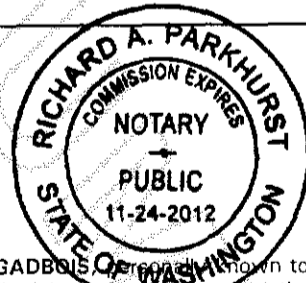
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On this day before me, the undersigned Notary Public, personally appeared LARRY G. GADBOIS, known to me or proved to me on the basis of satisfactory evidence to be the individual described in and who executed the Modification of Deed of Trust, and 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 24th day of June, 20 10

By Richard Parkhurst
Notary Public in and for the State of WA

Residing at Burlington, WA
My commission expires 11-24-2012



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MODIFICATION OF DEED OF TRUST
(Continued)

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LENDER ACKNOWLEDGMENT

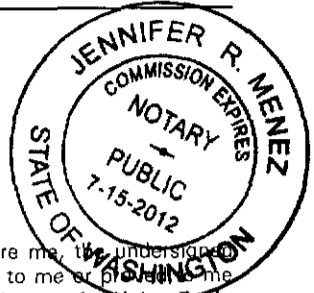
STATE OF

Washington

COUNTY OF

Skagit

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On this 24th day of June, 20 10, before me, the undersigned Notary Public, personally appeared Richard Parkhurst and personally known to me or proved to me on the basis of satisfactory evidence to be the Small Business Banker, authorized agent for Union Bank, N.A., successor in interest to the FDIC, as Receiver of Frontier Bank that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of Union Bank, N.A., successor in interest to the FDIC, as Receiver of Frontier Bank, duly authorized by Union Bank, N.A., successor in interest to the FDIC, as Receiver of Frontier 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 Union Bank, N.A., successor in interest to the FDIC, as Receiver of Frontier Bank.

By

Jennifer Menez

Residing at

Mt. Vernon

Notary Public in and for the State of WA

My commission expires

7-15-12

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Schedule "A-1"

136706-SS

DESCRIPTION:

PARCEL "A":

That portion of the East $\frac{1}{2}$ of the Northwest $\frac{1}{4}$ of Section 11, Township 34 North, Range 4 East of W.M., lying Easterly of the Mud Lake Road and Southerly and Southwesterly of the following described line as established in that deed recorded under Auditor's File No. 200004200051 records of Skagit County, Washington, described as follows:

Beginning at the Northeast corner of said subdivision;
thence South $00^{\circ}40'26''$ West along the East line thereof, a distance of 1,935.21 feet to the initial point of this line description;
thence North $87^{\circ}57'59''$ West parallel with the North line of the Southeast $\frac{1}{4}$ of the Northwest $\frac{1}{4}$ of said Section 11, a distance of 436.87 feet;
thence North $19^{\circ}24'24''$ West, a distance of 1,031.94 feet to the Southeasterly line of the Mud Lake Road and terminus of this line description.

EXCEPT those portions conveyed or established as County Roads known as Swan Road, Mud Lake Road and Babcock Road.

Situate in the County of Skagit, State of Washington.

PARCEL "B":

That portion of the Northeast $\frac{1}{4}$ of the Southwest $\frac{1}{4}$ of Section 11, Township 34 North, Range 4 East, W.M., lying Northerly of the North line of the County Road known as Babcock Road.

Situate in the County of Skagit, State of Washington.

PARCEL "C":

That portion of the North 660 feet of the Northeast $\frac{1}{4}$ of the Northwest $\frac{1}{4}$ of Section 11, Township 34 North, Range 4 East, W.M. lying Westerly of the County Road known as Mud Lake Road.

Situate in the County of Skagit, State of Washington.

PARCEL "D":

That portion of the East $\frac{1}{2}$ of the Northwest $\frac{1}{4}$ of Section 11, Township 34 North, Range 4 East of W.M., lying Northwesterly of Mud Lake Road and Northerly of Swan Road;

EXCEPT any portion thereof lying within the boundaries of that certain tract conveyed to J. H. Zimmerman and Sarah Dora Zimmerman, husband and wife, by deed recorded in Volume 61 of Deeds, page 16,

ALSO EXCEPT the North 660 feet of the Northeast $\frac{1}{4}$ of the Northwest $\frac{1}{4}$ of said Section

Situate in the County of Skagit, State of Washington.



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Schedule "A-1"

136706-SS

DESCRIPTION CONTINUED:

PARCEL "E":

That portion of the East $\frac{1}{2}$ of the Northwest $\frac{1}{4}$ of Section 11, Township 34 North, Range 4 East of W.M.,
lying Northwesterly of Babcock Road and South of Swan Road.

Situate in the County of Skagit, State of Washington.



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