

RETURN ADDRESS:

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



201012280205
Skagit County Auditor

12/28/2010 Page 1 of 3 3:30PM

LAND TITLE OF SKAGIT COUNTY

138415-0115

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 201010250095

Additional on page _____

Grantor(s):

1. ZUCKER, JOHN
2. ZUCKER, ANGELA

Grantee(s)

1. PEOPLES BANK

Legal Description: Lots 17 & 18, Blk 60, City of Anacortes

Additional on page 2

Assessor's Tax Parcel ID#: 3772-060-018-0004 P55292

THIS MODIFICATION OF DEED OF TRUST dated December 21, 2010, is made and executed between JOHN ZUCKER and ANGELA ZUCKER, husband and wife, whose address is 1108 9TH STREET, ANACORTES, WA 98221 ("Grantor") and PEOPLES BANK, whose address is BALLARD OFFICE, 5600 24TH AVENUE NW, SEATTLE, WA 98107 ("Lender").

MODIFICATION OF DEED OF TRUST

Loan No: 5717073-1

(Continued)

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DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated October 20, 2010 (the "Deed of Trust") which has been recorded in SKAGIT County, State of Washington, as follows:

A DEED OF TRUST DATED OCTOBER 20, 2010 AND RECORDED OCTOBER 25, 2010 UNDER AUDITOR'S FILE NO. 201010250095 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:

Lots 17 and 18, Block 60, "MAP OF THE CITY OF ANACORTES, SKAGIT COUNTY, WASHINGTON," as per plat recorded in Volume 2 of Plats, Page 4, records of Skagit County, Washington.

Situate in the City of Anacortes, County of Skagit, State of Washington.

The Real Property or its address is commonly known as 1108 9TH STREET, ANACORTES, WA 98221. The Real Property tax identification number is 3772-060-018-0004 P55292.

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

THE WORD "PEOPLES EQUITYONE NOTE" MEANS THE CREDIT LIMIT NOTE DATED DECEMBER 21, 2010 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 CREDIT LIMIT AMOUNT FROM \$206,250.00 TO \$250,000.00

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 makers, 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 AGREES 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 21, 2010.

GRANTOR:

X JOHN ZUCKER
X ANGELA ZUCKER

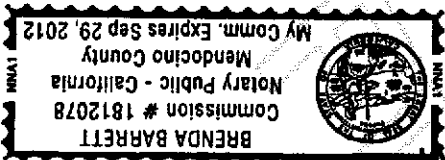
LENDER:

PEOPLES BANK
X Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF California
COUNTY OF Mendocino

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On this day before me, the undersigned Notary Public, personally appeared JOHN ZUCKER and ANGELA ZUCKER, 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 21 day of Dec, 2010
Residing at Fort Bragg
My commission expires 9/29/2012
By Brenda Barrett
Notary Public in and for the State of CA

MODIFICATION OF DEED OF TRUST
(Continued)

Loan No: 5717073-1

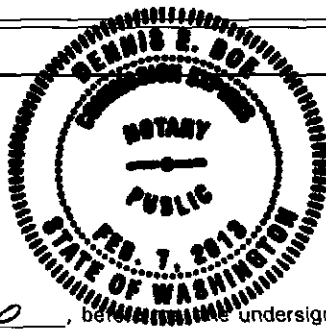
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LENDER ACKNOWLEDGMENT

STATE OF Washington

COUNTY OF Skagit

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) SS
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On this 23rd day of December, 2010, before me, undersigned Notary Public, personally appeared Kristen Juan-Sanchez and personally known to me or proved to me on the basis of satisfactory evidence to be the Acting Vice President, 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 Dennis E. Doe
Notary Public in and for the State of Washington

Residing at Mount Vernon
My commission expires Feb 07 2013

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