

RETURN ADDRESS:

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



201110060079

Skagit County Auditor

10/6/2011 Page

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3 3:42PM

ACCOMMODATION RECORDING

LAND TITLE OF SKAGIT COUNTY

M-1930

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 200808290125

Additional on page _____

Grantor(s):

1. TORRES, JESUS
2. TORRES, XOCHITL

Grantee(s)

1. PEOPLES BANK

Legal Description: LOT 14, THUNDERBIRD CREEK PUD

Additional on page 2

Assessor's Tax Parcel ID#: 4691-000-014-0000

THIS MODIFICATION OF DEED OF TRUST dated September 28, 2011, is made and executed between JESUS TORRES AND XOCHITL TORRES, HUSBAND AND WIFE, whose address is 1605 N 42ND PLACE, MOUNT VERNON, WA 98273 ("Grantor") and PEOPLES BANK, whose address is MOUNT VERNON OFFICE, 1801 RIVERSIDE DRIVE, MOUNT VERNON, WA 98273 ("Lender").

MODIFICATION OF DEED OF TRUST

(Continued)

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated August 29, 2008 (the "Deed of Trust") which has been recorded in SKAGIT County, State of Washington, as follows:
A DEED OF TRUST DATED AUGUST 29, 2008 AND RECORDED AUGUST 29, 2008 UNDER AUDITOR'S FILE NO. 200808290125, 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 14, "PLAT OF THUNDERBOLT CREEK P.U.D.," AS PER PLAT RECORDED IN VOLUME 16 OF PLATS, PAGES 159 THROUGH 161, INCLUSIVE, 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 1605 N 42ND PLACE, MOUNT VERNON, WA 98273. The Real Property tax identification number is 4691-000-014-0000.

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

LOWER THE CREDIT LIMIT AMOUNT FROM \$42,000.00 TO \$32,435.46.

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 AGREES TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED SEPTEMBER 28, 2011.

GRANTOR:

X Jesus Torres H.
JESUS TORRES

X Xochitl Torres
XOCHITL TORRES

LENDER:

PEOPLES BANK

X Melinda A. Heidebrecht
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington

COUNTY OF Skagit

On this day before me, the undersigned Notary Public, personally appeared JESUS TORRES and XOCHITL TORRES, 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 28th day of September, 2011.

By Melinda A. Heidebrecht
Notary Public in and for the State of WA
My commission expires 4-30-15



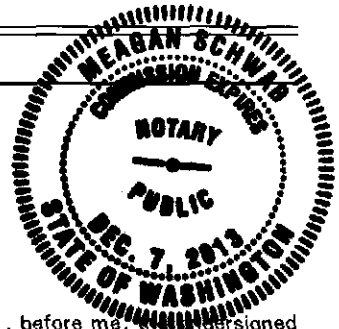
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Skagit County Auditor

MODIFICATION OF DEED OF TRUST
(Continued)

LENDER ACKNOWLEDGMENT

STATE OF Washington)
) SS
COUNTY OF Skagit)



On this 28 day of September, 20 11, before me, undersigned Notary Public, personally appeared Melody Heidebrecker and personally known to me or proved to me on the basis of satisfactory evidence to be the Lender, 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 Melmas Residing at Mount Vernon
Notary Public in and for the State of WA My commission expires 12-7-2013

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