

RETURN ADDRESS:

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



201110270069

Skagit County Auditor

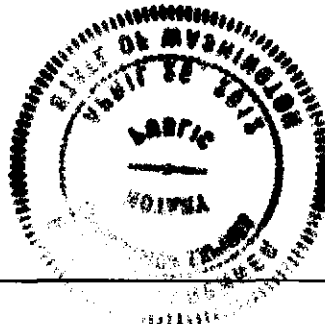
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3 11:43AM

ACCOMMODATION RECORDING

LAND TITLE OF SKAGIT COUNTY



M-19340

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 200607240171

Additional on page _____

Grantor(s):

1. ANDERSON, BRUCE D
2. ANDERSON, ROBIN E

Grantee(s)

1. PEOPLES BANK

Legal Description: Lot 553, SURVEY OF SHELTER BAY DIV. NO. 3

Additional on page 2

Assessor's Tax Parcel ID#: 5100-003-553-0000 P106139

THIS MODIFICATION OF DEED OF TRUST dated October 24, 2011, is made and executed between BRUCE D ANDERSON and ROBIN E ANDERSON, husband and wife, whose address is 553 Klamath Drive, LaConner, WA 98257 ("Grantor") and PEOPLES BANK, whose address is ANACORTES OFFICE, 911 11th STREET, ANACORTES, WA 98221 ("Lender").

MODIFICATION OF DEED OF TRUST

Loan No: 5714276-1

(Continued)

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DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated July 19, 2006 (the "Deed of Trust") which has been recorded in Skagit County, State of Washington, as follows:
A DEED OF TRUST DATED JULY 19, 2006 AND RECORDED JULY 24, 2006 UNDER AUDITOR'S FILE NO. 200607240171 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 553, SURVEY OF SHELTER BAY, DIVISION NO. 3, Tribal Allotted Lands of Swinomish Indian Reservation, as recorded in Volume 43 of Official Records, pages 839 through 842, under Auditor's File No. 737014, and amendment thereto recorded in Volume 66 of Official Records, page 462, under Auditor's File No. 753731, records of Skagit County, Washington.
Situated in Skagit County, Washington.

The Real Property or its address is commonly known as 553 Klamath Drive, La Conner, WA 98257. The Real Property tax identification number is 5100-003-553-0000 P106139.
MODIFICATION. Lender and Grantor hereby modify the Deed of Trust as follows:
LOWER THE CREDIT LIMIT AMOUNT FROM \$50,000.00 TO \$48,367.26.

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 OCTOBER 24, 2011.

GRANTOR:

X Bruce D Anderson
BRUCE D ANDERSON
X Robin E Anderson
ROBIN E ANDERSON

LENDER:

PEOPLES BANK

X _____
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF

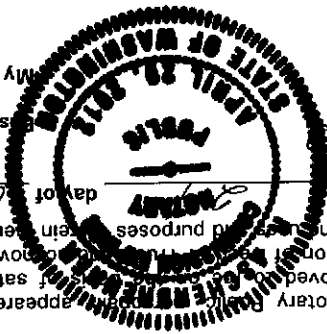
WA

COUNTY OF

King

)
) SS
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On this day before me, the undersigned Notary Public, personally known to me or proved to me by satisfactory evidence to be the individuals described in and who executed the Modification of Trust, I have acknowledged that they signed the Modification as their free and voluntary act and deed, for the purposes and purposes mentioned.
Given under my hand and official seal this _____ day of _____, 2011.
By Shawn E Anderson
Notary Public in and for the State of WA
My commission expires 4-20-2012



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**MODIFICATION OF DEED OF TRUST
(Continued)**

Loan No: 5714276-1

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LENDER ACKNOWLEDGMENT

STATE OF _____)

) SS

COUNTY OF _____)

On this _____ day of _____, 20____, before me, the undersigned Notary Public, personally appeared _____ 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**, 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 _____

Residing at _____

Notary Public in and for the State of _____

My commission expires _____

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Skagit County Auditor

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