



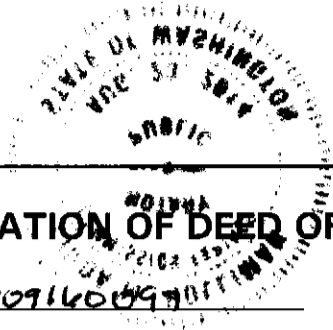
201205300110
Skagit County Auditor

5/30/2012 Page 1 of 4 12:48PM

RETURN ADDRESS:

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

M19553



MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 200809160099

Additional on page _____

Grantor(s):

- 1. MACDONALD, PETER K
- 2. MACDONALD, DEBORAH A

Grantee(s)

- 1. PEOPLES BANK

Legal Description: LOTS 1 & 2 & 25 & 26, BLK. 210, FIDALGO CITY

Additional on page 2

Assessor's Tax Parcel ID#: 4101-210-002-0003 P73309 AND 4101-210-026-0047 P73320

THIS MODIFICATION OF DEED OF TRUST dated January 25, 2012, is made and executed between PETER K MACDONALD AND DEBORAH A MACDONALD, HUSBAND AND WIFE, whose address is 6027 CENTRAL AVENUE, ANACORTES, WA 98221 ("Grantor") and PEOPLES BANK, whose address is MOUNT VERNON OFFICE, 1801 RIVERSIDE DRIVE, MOUNT VERNON, WA 98273 ("Lender").

UNOFFICIAL DOCUMENT

MODIFICATION OF DEED OF TRUST

Loan No: 5715074-1

(Continued)

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DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated September 15, 2008 (the "Deed of Trust") which has been recorded in SKAGIT County, State of Washington, as follows:

A DEED OF TRUST DATED SEPTEMBER 15, 2008 AND RECORDED SEPTEMBER 16, 2008 UNDER AUDITOR'S FILE NO. 200809160097 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:

See EXHIBIT A, 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 6027 CENTRAL AVENUE, ANACORTES, WA 98221. The Real Property tax identification number is 4101-210-002-0003 P73309 AND 4101-210-026-0047 P73320.

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

LOWER THE CREDIT LIMIT AMOUNT FROM \$57,000.00 TO \$48,493.42.

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 endorsers 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 JANUARY 25, 2012.

GRANTOR:

X Peter K Macdonald
PETER K MACDONALD

X Deborah A Macdonald
DEBORAH A MACDONALD

LENDER:

PEOPLES BANK

X Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington

COUNTY OF Skagit

)
) SS
)

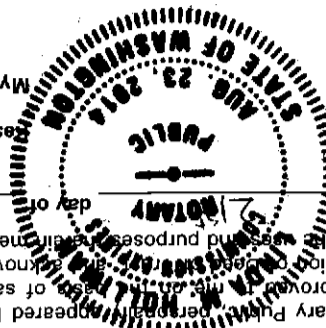
On this day before me, the undersigned Notary Public, personally known to me or proved to me by satisfactory evidence to be the individuals MACDONALD, personally known to me or proved to me by satisfactory evidence to be the individuals described in and who executed the Modification of Deed of Trust and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes herein mentioned.

Given under my hand and official seal this

day of May, 2012

By Deborah A Macdonald
Notary Public in and for the State of WA

My commission expires 8.23.2014



MODIFICATION OF DEED OF TRUST
(Continued)

Loan No: 5715074-1

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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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WA P:\CFIWIN\CFNLPL\G202.FC TR-4915697 PR-49



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Skagit County Auditor

EXHIBIT A

DESCRIPTION:

PARCEL "A":

Lots 25 and 26, Block 210, "MAP OF FIDALGO CITY, SKAGIT CO., WASHINGTON", as per plat recorded in Volume 2 of Plats, pages 113 and 114, records of Skagit County, Washington.

TOGETHER WITH the South 50 feet of vacated First Street which reverted to said premises by operation of law AND ALSO, TOGETHER WITH all the 20 foot wide vacated alley in said Block 210, AND ALSO, TOGETHER WITH the East 50 feet of vacated Lexington Avenue lying South of the North line of the South 50 feet of vacated First Street and lying North of the Westerly extension of the South line of said Lot 25, which reverted to said premises by operation of law.

Situate in the County of Skagit, State of Washington.

PARCEL "B":

Lots 1 and 2, Block 210, "MAP OF FIDALGO CITY, SKAGIT CO., WASHINGTON", as per plat recorded in Volume 2 of Plats, pages 113 and 114, records of Skagit County, Washington.

TOGETHER WITH the West 50 feet of Fairview Avenue, and the South 50 feet of First Avenue, adjacent thereto, as vacated under Auditor's File No. 8910030002, records of Skagit County, Washington, as would attach by operation law.

Situate in the County of Skagit, State of Washington.

PARCEL "C":

A non-exclusive easement for ingress, egress and utilities over, under, and across the vacated alley running through Block 210, "MAP OF FIDALGO CITY, SKAGIT CO., WASHINGTON", as per plat recorded in Volume 2 of Plats, pages 113 and 114, records of Skagit County, Washington.

Situate in the County of Skagit, State of Washington.



201205300110
Skagit County Auditor