

AFTER RECORDING RETURN TO:
Columbia State Bank
1102 Broadway Plaza, MS 6100
Tacoma, WA 98402



201207060054
Skagit County Auditor

7/6/2012 Page 1 of 4 12:19PM

LAND TITLE OF SKAGIT COUNTY

142577-DS

(Space Above This Line For Recording Data)

LOAN NUMBER: 1091000065

MODIFICATION AGREEMENT - DEED OF TRUST

THIS MODIFICATION AGREEMENT ("Agreement") is made this 19th day of June, 2012, between Patricia A Betts, as her separate property, whose address is 15312 State Rt 530, Concrete, Washington 98237 ("Grantor"), and Columbia State Bank - Concrete Office whose address is 45872 Main Street PO Box 426, Concrete, Washington 98237 ("Lender").

Columbia State Bank - Concrete Office and Grantor entered into a Deed of Trust dated September 10, 2007 and recorded on September 11, 2007, filed for record in records of County of Skagit, State of Washington, with recorder's entry number 200709110136 ("Deed of Trust"). The Deed of Trust covers the following described real property:

Address: 45897, 45895 and 45899 Main Street, Concrete, Washington 98237

Legal Description: Lots 13, 14 and 15, Block 2, "BAKER," as per plat recorded in Volume 3 of Plats, page 63, records of Skagit County, Washington.

EXCEPT the South 5 feet thereof.

AND EXCEPT that portion lying within a strip of land 25 feet in width conveyed to Superior Portland Cement Co., a corporation, by deed recorded in Volume 75 of Deeds, page 914.

Situate in the Town of Concrete, County of Skagit, State of Washington.

Parcel ID/Sidwell Number: 4048-002-015-0005 p 10504

It is the express intent of the Grantor and Lender to modify the terms and provisions set forth in the Deed of Trust. Grantor and Lender hereby agree to modify the Deed of Trust as follows:

- The purpose of this Modification of Deed of Trust is to amend the vesting as follows: Patricia A. Betts, as her separate property.

The purpose of this Modification of Deed of Trust is to amend the address as follows: 45897, 45895 and 45899 Main Street, Concrete, WA 98237..

Grantor and Lender agree that the Deed of Trust including such changes, modifications, and amendments as set forth herein, shall remain in full force and effect with respect to each and every term and condition thereof and nothing herein contained shall in any manner affect the lien of the Deed of Trust on the Property. Nothing contained herein shall in any way impair the Deed of Trust or the security now held for the indebtedness

LB JPD [Signature]

thereunder, or alter, waive, annul, vary, or affect any provision, term, condition, or covenant therein, except as herein provided, nor affect or impair any rights, powers, privileges, duties, or remedies under the Deed of Trust it being the intent of Grantor and Lender that the terms and provisions thereof shall continue in full force and effect, except as specifically modified herein. Nothing in this Agreement shall constitute a satisfaction of the promissory note or notes, or other credit agreement or agreements secured by the Deed of Trust.

Lender's consent to this Agreement does not waive Lender's right to require strict performance of the Deed of Trust modified above, nor obligate Lender to make any future modifications. Any guarantor or cosigner shall not be released by virtue of this Agreement.

If any Grantor who signed the original Deed of Trust does not sign this Agreement, then all Grantors signing below acknowledge that this Agreement is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Agreement 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.

This Agreement shall be binding upon the heirs, successors, and assigns with respect to parties hereto. Whenever used, the singular shall include the plural, the plural, the singular, and the use of any gender shall be applicable to all genders.

ORAL AGREEMENTS DISCLAIMER. Oral agreements or oral commitments to loan money, extend credit, or to forbear from enforcing repayment of a debt are not enforceable under Washington law.

ADDITIONAL PROVISIONS. FULL PERFORMANCE. If Grantor pays all the Indebtedness when due, and otherwise performs all the obligations imposed upon Grantor under this Deed of Trust, Lender shall execute and deliver to Trustee a request for full reconveyance and shall execute and deliver to Grantor suitable statements of termination of any financing statement on file evidencing Lender's security interest in the Rents and the Personal Property. Any reconveyance fee required by law shall be paid by Grantor, if permitted by applicable law.

By signing below, Grantor and Lender acknowledge that they have read all the provisions contained in this Agreement, and that they accept and agree to its terms.

Patricia A Betts 6/23/12

Patricia A Betts
Individually

Date

Initials



201207060054

Skagit County Auditor

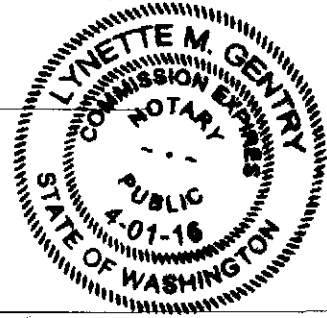
INDIVIDUAL ACKNOWLEDGMENT

STATE OF WASHINGTON)
COUNTY OF SKAGIT CO)
~~PIERCE~~

On this day personally appeared before me Patricia A Betts, to me known to be the individual described in and who executed the foregoing instrument, and acknowledged that he/she signed the same as his/her free voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this 19th day of June, 2012.

My commission expires: 4-1-14
_____, in and for the state of
Washington, residing at

Lynette M Gentry
Wash.
Concrete, WA
SKagit - Pierce County, WA
29 Identification Number



(Official Seal)

LENDER: Columbia State Bank - Concrete Office

Philip E Moran

By: Philip E Moran Date 6-22-2012
Its: AUP, mgr
#1102

Initials LB AB PM



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BUSINESS ACKNOWLEDGMENT

STATE OF WASHINGTON)

COUNTY OF SKAGIT LB)
PM

On this the 19th day of June, 2012, before me, Lynette M Gentry, a Notary, personally appeared Philip Moran, AVP - Manager on behalf of Columbia State Bank - Concrete Office, a(n) Commercial Bank, to me personally known or who having proved to me on the basis of satisfactory evidence to be the person whose name is subscribed within this instrument and who acknowledged that he/she holds the position set forth and that he/she is being authorized to do so, executed the foregoing instrument for the purposes therein contained, by signing the name of the Financial Institution by himself/herself as AVP - Manager of Columbia State Bank - Concrete Office, and that the foregoing instrument is the voluntary act and deed of the Financial Institution.

In witness whereof, I hereunto set my hand and, if applicable, official seal.

My commission expires: 4-1-16

in and for the state of
Washington, residing at

Lynette M Gentry
Concrete, WA
SKAGIT Pierce County, WA
LB Identification Number

(Official Seal)



THIS INSTRUMENT PREPARED BY:
Columbia State Bank
1102 Broadway Plaza, MS 6100
Tacoma, WA 98402

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Modification Agreement - Real Estate Security Instrument DL6016

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Initials

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