

**RETURN ADDRESS:**  
BUSINESS BANK  
ATTN: LOAN  
OPERATIONS  
1854 S BURLINGTON  
BOULEVARD  
BURLINGTON, WA 98233



201209190077  
Skagit County Auditor

9/19/2012 Page 1 of 3 10:32AM

CHICAGO TITLE

620016544

**MODIFICATION OF DEED OF TRUST**

Reference # (if applicable): 201109120059

Additional on page \_\_\_\_

Grantor(s):

1. HARJU, JEREMIAH

Grantee(s)

1. BUSINESS BANK

Legal Description: LOTS 1 & 2, W/2 LOT 3 BLOCK; BLK 6 JM MOORE'S ADD TO  
ANACORTES

Additional on page 2

Assessor's Tax Parcel ID#: 3804-006-003-0006



THIS MODIFICATION OF DEED OF TRUST dated August 23, 2012, is made and executed between JEREMIAH HARJU; As His Separate Estate ("Grantor") and BUSINESS BANK , whose address is BURLINGTON BRANCH, 1854 SO BURLINGTON BLVD, BURLINGTON, WA 98233 ("Lender").

MODIFICATION OF DEED OF TRUST  
(Continued)

Page 2

**DEED OF TRUST.** Lender and Grantor have entered into a Deed of Trust dated September 6, 2011 (the "Deed of Trust") which has been recorded in SKAGIT County, State of Washington, as follows:

**A DEED OF TRUST DATED 9/6/2011 AND RECORDED ON 9/12/11 UNDER AUDITOR'S FILE NO. 201109120059 IN SKAGIT COUNTY.**

**REAL PROPERTY DESCRIPTION.** The Deed of Trust covers the following described real property located in SKAGIT County, State of Washington:

LOTS 1, 2 AND THE WEST HALF OF LOT 3, BLOCK 6, J.M. MOORE'S ADDITION TO ANACORTES, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 1 OF PLATS, PAGE 32, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATED IN SKAGIT COUNTY, WASHINGTON

The Real Property or its address is commonly known as 1317 33rd STREET, ANACORTES, WA 98221. The Real Property tax identification number is 3804-006-003-0006.

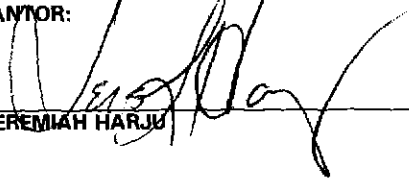
**MODIFICATION.** Lender and Grantor hereby modify the Deed of Trust as follows:

**A PRINCIPAL INCREASE FROM \$17,500.00 TO \$47,500.00.**

**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 endorser 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 AUGUST 23, 2012.**

**GRANTOR:**

X   
JEREMIAH HARJU

**LENDER:**

**BUSINESS BANK**

X   
FRANK JERETZKY, Loan Officer

**INDIVIDUAL ACKNOWLEDGMENT**

STATE OF Washington

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) SS

COUNTY OF Skagit

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On this day before me, the undersigned Notary Public, personally appeared JEREMIAH HARJU, personally known to me or proved to me on the basis of satisfactory evidence to be the individual described in and who executed the Modification of Deed of Trust, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 24th day of August, 2012

By 

Residing at Manysville

Notary Public in and for the State of WA

My commission expires 4/5/13



201209190077  
Skagit County Auditor



MODIFICATION OF DEED OF TRUST  
(Continued)

LENDER ACKNOWLEDGMENT

STATE OF Washington )  
 ) SS  
COUNTY OF Skagit )

On this 24 day of August, 20 12, before me, the undersigned Notary Public, personally appeared **FRANK JERETZKY** and personally known to me or proved to me on the basis of satisfactory evidence to be the **Loan Officer**, authorized agent for **BUSINESS BANK** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **BUSINESS BANK**, duly authorized by **BUSINESS 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 **BUSINESS BANK**.

By [Signature] Residing at Marysville  
Notary Public in and for the State of WA My commission expires 4/5/13

