



201310300070

Skagit County Auditor
10/30/2013 Page

1 of

\$74.00
3 1:42PM

RETURN ADDRESS:

BBCN Bank
Loan Servicing Dept.
3731 Wilshire Blvd. Suite
420
Los Angeles, CA 90010

GUARDIAN NORTHWEST TITLE CO.

MODIFICATION OF DEED OF TRUST

95418

Reference # (if applicable): #116653

200810070044

Additional on page ____

Grantor(s):

- 1. KIM, JONG CHUL
- 2. KIM aka SEONMI KIM, SEON MI

Grantee(s)

- 1. BBCN Bank - Washington

Legal Description: LOT 5, 6 AND 7, "PARKER BUSINESS CENTER"

Additional on page ____

Assessor's Tax Parcel ID#: P80364; P80365; P80366; P82657; P80476; P80492

THIS MODIFICATION OF DEED OF TRUST dated October 25, 2013, is made and executed between JONG CHUL KIM AND SEONMI KIM, HUSBAND AND WIFE ("Grantor") and BBCN Bank - Washington, whose address is Lynnwood Market Office, 3301 184th St. SW, Suite 125, Lynnwood, WA 98037 ("Lender").

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

Page 2

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated October 3, 2008 (the "Deed of Trust") which has been recorded in SKAGIT County, State of Washington, as follows:

Recorded on October 7, 2008 as Instrument Number 200810070044.

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 1600 E COLLEGE WAY, MOUNT VERNON, WA 98273. The Real Property tax identification number is P80364; P80365; P80366; P82657; P80476; P80492.

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

For good and valuable consideration, Grantor declares that said Deed of Trust shall continue to be security for the payment of the indebtedness of JONG CHUL KIM and SEON MI KIM to Lender (BBCN Bank fka Pacific International Bank) evidenced by a Promissory Note dated October 3, 2008 in the original principal amount of \$1,050,000.00 ("Note"). The Promissory Note has been modified by a Change in Terms Agreement dated October 25, 2013 to extend the maturity date and to change the interest rate.

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 OCTOBER 25, 2013.

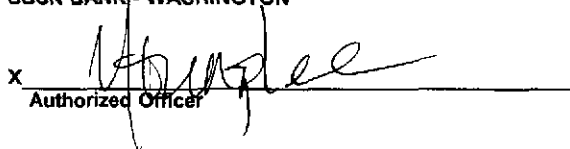
GRANTOR:

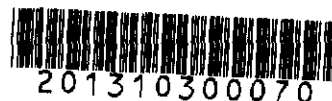
X 
JONG CHUL KIM

X 
SEON MI KIM aka SEONMI KIM

LENDER:

BBCN BANK - WASHINGTON

X 
Authorized Officer



201310300070

MODIFICATION OF DEED OF TRUST
(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington
COUNTY OF Snohomish

YOUNG LEE
NOTARY PUBLIC
STATE OF WASHINGTON
COMMISSION EXPIRES
APRIL 9, 2015

On this day before me, the undersigned Notary Public, personally appeared YOUNG LEE KIM and SEON MI KIM aka SEONMI KIM, 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 October, 2013

By [Signature] Residing at Lynnwood
Notary Public in and for the State of WA My commission expires 4.9.2015

LENDER ACKNOWLEDGMENT

STATE OF WA
COUNTY OF Snohomish

K KENNY XIONG
COMMISSION EXPIRES
NOTARY PUBLIC
STATE OF WASHINGTON
2-22-2015

On this 29th day of Oct, 2013, before me, the undersigned Notary Public, personally appeared YOUNG LEE KIM and personally known to me, approved to me on the basis of satisfactory evidence to be the authorized agent for BBCN Bank - Washington, authorized agent for BBCN Bank - Washington that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of BBCN Bank - Washington, duly authorized by BBCN Bank - Washington 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 BBCN Bank - Washington.

By K. Kenny Xiong Residing at Lake Stevens
Notary Public in and for the State of WA My commission expires 2/22/2015

