

RETURN ADDRESS:

State Farm Bank, F.S.B.
P O Box 5961
Madison, WI 53705-0961

RETURN TO:

DRI Title & Escrow
13057 W. Center Rd., Ste #1
Omaha, NE 68144



201412050006

Skagit County Auditor
12/5/2014 Page

\$75.00
1 of 4 10:01AM

1448666-947902

DRI ~~000705240086~~

MODIFICATION OF DEED OF TRUST

20148529523413

Reference # (if applicable): 200705240086

Additional on page 2

Grantor(s):

1. RENOARD, RICHARD L
2. RENOARD, GAIL D

Grantee(s)

1. State Farm Bank, F.S.B.

Legal Description: LOT 3, SHORT PLAT NO. MV-19-81

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Assessor's Tax Parcel ID#: 340415-0-016-0316

THIS MODIFICATION OF DEED OF TRUST dated May 6, 2014, is made and executed between RICHARD L RENOARD and GAIL D RENOARD; as Husband and Wife ("Grantor") and State Farm Bank, F.S.B., whose address is NMLS Company ID 139716, One State Farm Plaza, Bloomington, IL 61710 ("Lender").

UNRECORDED
ALL DOCUMENT

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

Loan No: 8529523413

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DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated April 28, 2007 (the "Deed of Trust") which has been recorded in SKAGIT County, State of Washington, as follows:

RECORDED IN THE AMOUNT OF \$30,000.00 ON 05-24-2007, AS INSTRUMENT NUMBER 200705240086 IN THE SKAGIT COUNTY RECORDS.

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

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON:

LOT 3, SHORT PLAT NO. MV-19-81, APPROVED OCTOBER 20, 1981, RECORDED OCTOBER 22, 1981 IN BOOK 5 OF SHORT PLATS, PAGES 137 AND 138, UNDER AUDITOR'S FILE NO. 8110220011 AND BEING A PORTION OF THE NORTHEAST 1/4 OF THE SOUTHWEST 1/4 AND THE NORTHWEST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 15, TOWNSHIP 34 NORTH, RANGE 4 EAST, W.M., EXCEPT THAT PORTION OF SAID LOT 3, THAT LIES EASTERLY OF THE FOLLOWING DESCRIBED LINE:

BEGINNING AT THE NORTHWEST CORNER OF SAID LOT 3; THENCE NORTH 64 DEGREES 11°1' EAST, ALONG THE NORTH LINE OF SAID LOT 3, A DISTANCE OF 134.60 FEET TO THE NORTHEAST CORNER OF SAID LOT 3 AND THE TRUE POINT OF BEGINNING OF THIS LINE DESCRIPTION; THENCE SOUTH 14 DEGREES 40°45' EAST, A DISTANCE OF 151.14 FEET TO THE NORTHERLY MARGIN OF EDGEMONT PLACE, AS SHOWN ON SAID SHORT PLAT, AND THE TERMINUS OF THIS LINE DESCRIPTION.

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENT, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.

The Real Property or its address is commonly known as 4529 EDGEMONT PL, MOUNT VERNON, WA 98273-8947. The Real Property tax identification number is 340415-0-016-0316.

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

EXTENDING MATURITY DATE TO 04-28-2044.

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.

OCCUPANCY (TITLE). By signing this form, we acknowledge that the intent of our loan is to obtain financing which is, or will be, secured by a dwelling that we will use as our principal residence. If we are not already doing so, we will occupy this residence within 60 days after the closing of our loan.

We also recognize that if we do not inhabit the residence as we have agreed to, we may be in default. If that occurs, State Farm Bank, F.S.B. will have the right to recall our loan, and to demand the immediate payment of the full balance due, plus any other expenses incurred in this respect. (FREE TYPE FIELD)

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 MAY 6, 2014.



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MODIFICATION OF DEED OF TRUST
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GRANTOR:

X Richard L. Renouard
RICHARD L RENOUCARD

X Gail D. Renouard
GAIL D RENOUCARD

LENDER:

STATE FARM BANK, F.S.B.

X Steven W. Hahn
Authorized Officer
STEVEN W. HAHN
HOME EQUITY MANAGER

INDIVIDUAL ACKNOWLEDGMENT

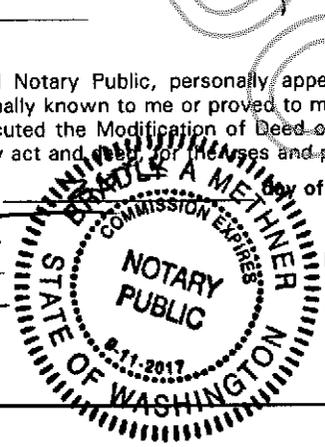
STATE OF Washington

COUNTY OF Skagit

On this day before me, the undersigned Notary Public, personally appeared RICHARD L RENOUCARD and GAIL D RENOUCARD, as Husband and Wife, 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 for the uses and purposes therein mentioned.

Given under my hand and official seal this 12th day of May, 2014

By [Signature] Residing at Notary Verdon!
Notary Public in and for the State of WA My commission expires 4/11/2017



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MODIFICATION OF DEED OF TRUST
(Continued)

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LENDER ACKNOWLEDGMENT

STATE OF Missouri)
) SS
COUNTY OF St. Louis)

On this 12th day of November, 20 14, before me, the undersigned Notary Public, personally appeared Steven W. Wahn and personally known to me or proved to me on the basis of satisfactory evidence to be the manager, authorized agent for State Farm Bank, F.S.B. that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of State Farm Bank, F.S.B., duly authorized by State Farm Bank, F.S.B. 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 State Farm Bank, F.S.B.

By Donna J. Noonan Residing at Donissant, Mo.
Notary Public in and for the State of Missouri My commission expires 4/25/2015

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DONNA J. NOONAN
Notary Public, Notary Seal
State of Missouri
St. Louis County
Commission # 11480778
My Commission Expires April 25, 2015



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