



201606030002

Skagit County Auditor

\$75.00

6/3/2016 Page

1 of

3 8:43AM

RETURN ADDRESS:

SaviBank
Mount Vernon Branch
208 East Blackburn Suite
100
Mount Vernon, WA
98273

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 155366-SS

Additional on page _____

Grantor(s):

1. Zagelow, David H.
2. Zagelow, Joanna L.

DOT#

Grantee(s)

1. SaviBank

201501200040

Legal Description: Lot 2, Skyridge Div. V.

Additional on page 2

Assessor's Tax Parcel ID#: 4475-000-002-0006 / P83200

Land Title and Escrow

155366-SS



THIS MODIFICATION OF DEED OF TRUST dated May 27, 2016, is made and executed between DAVID H. ZAGELOW and JOANNA L. ZAGELOW, husband and wife ("Grantor") and SaviBank, whose address is Mount Vernon Branch, 208 East Blackburn Suite 100, Mount Vernon, WA 98273 ("Lender").

UNRECORDED DOCUMENT



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

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated January 20, 2015 (the "Deed of Trust") which has been recorded in Skagit County, State of Washington, as follows:

Recording Date: 1/20/2015, **Auditor's File Number:** 201501200040, **Recorded in Skagit County.**

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

PARCEL "A":

Lot 2, "PLAT OF SKYRIDGE DIV. NO. V," as per plat recorded in Volume 14 of Plats, page 9, records of Skagit County, Washington.

Situate in the County of Skagit, State of Washington.

PARCEL "B":

An easement for ingress, egress and utilities over Tract A, "PLAT OF SKYRIDGE DIV. NO. V," as per plat recorded in Volume 14 of Plats, page 9, records of Skagit County, Washington.

Situate in the County of Skagit, State of Washington.

The Real Property or its address is commonly known as 17656 S Skyridge Dr, Mount Vernon, WA 98274. The Real Property tax identification number is 4475-000-002-0006 / P83200.

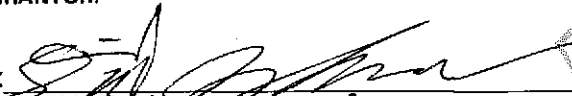
MODIFICATION. Lender and Grantor hereby modify the Deed of Trust as follows:

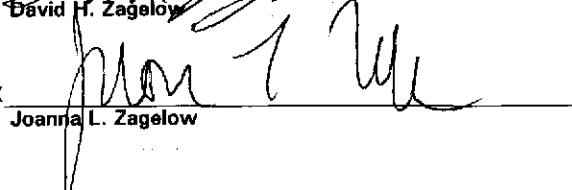
Principal increase to \$35,000.00.

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 MAY 27, 2016.

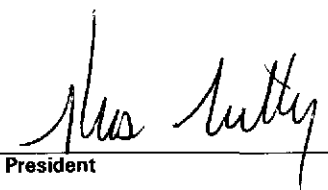
GRANTOR:

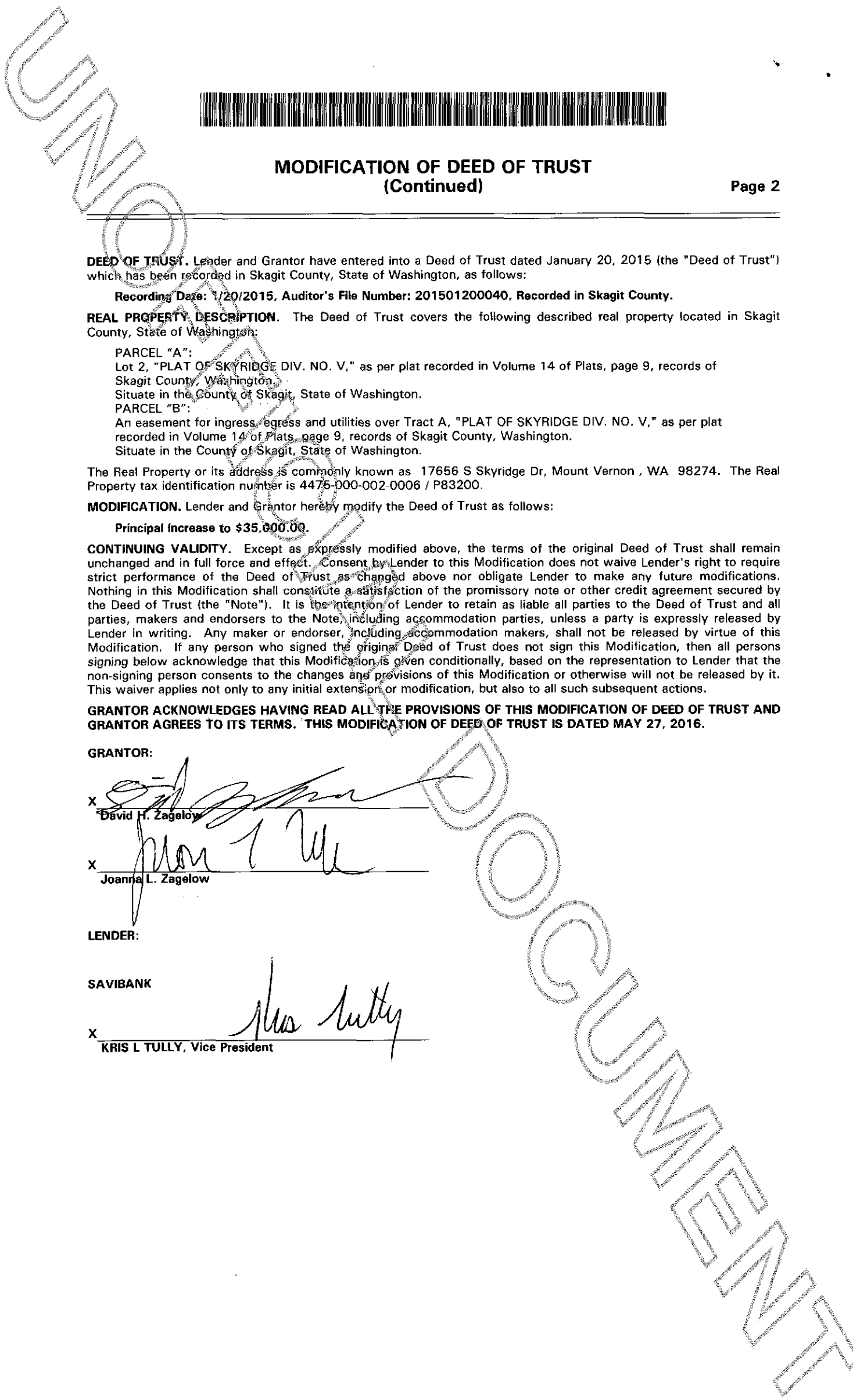
X 
David H. Zagelow

X 
Joanna L. Zagelow

LENDER:

SAVIBANK

X 
KRIS L TULLY, Vice President





MODIFICATION OF DEED OF TRUST
(Continued)

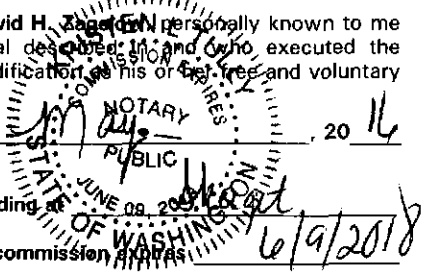
INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington)
) SS
COUNTY OF Snohomish)

On this day before me, the undersigned Notary Public, personally appeared **David H. Zager** 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 27th day of June, 2016

By Mistie L Kelly Residing at 1100 1st St Everett WA
Notary Public in and for the State of WA My commission expires 6/9/2018



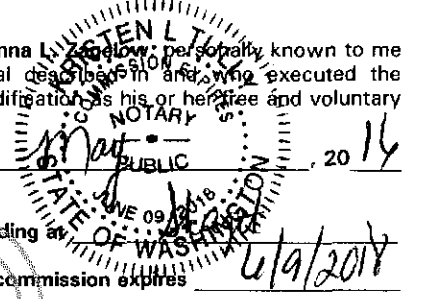
INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington)
) SS
COUNTY OF Snohomish)

On this day before me, the undersigned Notary Public, personally appeared **Joanna L. Zager** 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 27th day of June, 2016

By Mistie L Kelly Residing at 1100 1st St Everett WA
Notary Public in and for the State of WA My commission expires 6/9/2018



LENDER ACKNOWLEDGMENT

STATE OF Washington)
) SS
COUNTY OF Snohomish)

On this 27th day of May, 2016, before me, the undersigned Notary Public, personally appeared **KRIS L TULLY** and personally known to me or proved to me on the basis of satisfactory evidence to be the **Vice President**, authorized agent for **SaviBank** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **SaviBank**, duly authorized by **SaviBank** 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 **SaviBank**.

By Rhonda R Tingley Residing at Burlington WA
Notary Public in and for the State of WA My commission expires 10-1-18

