

RETURN ADDRESS:
Columbia State Bank
25977 SW CANYON
CREEK RD, SUITE J
Wilsonville, OR 97070



201809250018

09/25/2018 11:22 AM Pages: 1 of 4 Fees: \$102.00
Skagit County Auditor

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): DOT # 200709110136 Additional on page ____

Grantor(s):

1. Betts, Patricia A.

Grantee(s)

1. Columbia State Bank

Lender #
168866

Legal Description: Ptn Lots 13-15, Blk 2, Baker.

Assessor's Tax Parcel ID#: 4048-002-015-0005

P128799

Additional on page 2



HLP0367

THIS MODIFICATION OF DEED OF TRUST dated September 20, 2018, is made and executed between PATRICIA A. BETTS, as her separate property ("Grantor") and Columbia State Bank, whose address is Concrete Branch, 45872 Main St, PO Box 426, Concrete, WA 98237 ("Lender").

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

Loan No: 1091000065

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DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated September 10, 2007 (the "Deed of Trust") which has been recorded in Skagit County, State of Washington, as follows:

Recorded September 11, 2007 as Recording #200709110136 in Skagit County, Washington.

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

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 94.

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

The Real Property or its address is commonly known as 45895, 45897, 45899 Main Street, Concrete, WA 98237. The Real Property tax identification number is 4048-002-015-0005.

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

Lender agrees to modify the deed of trust to secure Note #1091000065 dated September 20, 2018 in the principal amount of \$120,000.00

Amend the definition of Note in the Deed of Trust as follows: "that certain Promissory Note dated September 20, 2018, in the original amount of \$120,000.00, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the note or credit agreement.

Modify the Deed of Trust to remove the cross collateralization language.

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.

ORAL AGREEMENTS DISCLAIMER. This Agreement represents the final agreement between the parties and may not be contradicted by evidence of prior, contemporaneous or subsequent oral agreements of the parties. There are no unwritten oral agreements between the parties.

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 SEPTEMBER 20, 2018.

GRANTOR:

x Patricia A. Betts
Patricia A. Betts

MODIFICATION OF DEED OF TRUST
(Continued)

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LENDER:

COLUMBIA STATE BANK

x Lynette Gentry
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington)
) SS
COUNTY OF Skagit)

On this day before me, the undersigned Notary Public, personally appeared Patricia A. Betts, 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 21 day of September, 20 18

By Lynette M. Gentry
Notary Public in and for the State of WA

Residing at Concrete, WA
My commission expires 4-1-20



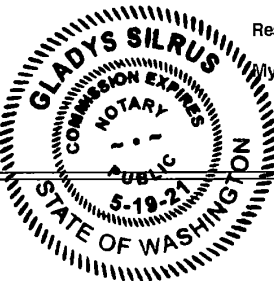
LENDER ACKNOWLEDGMENT

STATE OF Washington)
) SS
COUNTY OF Skagit)

On this 21 day of Sept., 20 18, before me, the undersigned Notary Public, personally appeared LYNETTE GENTRY and personally known to me or proved to me on the basis of satisfactory evidence to be the PERSON, authorized agent for Columbia State Bank that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of Columbia State Bank, duly authorized by Columbia State 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 Columbia State Bank.

By Gladys Silrus
Notary Public in and for the State of WA

Residing at Concrete
My commission expires 5/19/21



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