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RETURN ADDRESS:
Horizon Bank
Commercial Banking
Center
2211 Rimland Drive, Suite
230
Bellingham, WA 98226

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 200311140209 Additional on page ____
Grantor(s):
1. DeWolfe, Robert E.

Grantee(s)
1. Horizon Bank

Legal Description: Lot 47, MADDOX CREEK P.U.D. PHASE I Additional on page 2

Assessor's Tax Parcel ID#: 4681-000-047-0000 (P109341)

THIS MODIFICATION OF DEED OF TRUST dated February 13, 2004, is made and executed between Robert E. DeWolfe; a single individual ("Grantor") and Horizon Bank, Whatcom Commercial Center, 2211 Rimland Dr. Suite #230, Bellingham, WA 98226 ("Lender").

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated November 13, 2003 (the "Deed of Trust") which has been recorded in Skagit County, State of Washington, as follows:

A Deed of Trust dated November 13, 2003, recorded in Skagit County .

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

Lot 47, MADDOX CREEK P.U.D. PHASE 1, according to the plat thereof, recorded in Volume 16 of Plats, pages 121 through 130, records of Skagit County, Washington.

Situated in Skagit County, Washington

The Real Property or its address is commonly known as Mount Vernon, WA 98274. The Real Property tax identification number is 4681-000-047-0000 (P109341)

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

Note. The word "Note" means the promissory note dated February 20th, 2003, together with all renewals of, extensions of, refinancings of, consolidations of, and substitutions for the promissory note or agreement.

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.

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 FEBRUARY 13, 2004.

GRANTOR:

X _____
Robert E. DeWolfe

LENDER:

X _____
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington)
) SS
COUNTY OF Skagit)

JOHN J. VOTH NOTARY PUBLIC STATE OF WASHINGTON COMMISSION EXPIRES 1-15-07

On this day before me, the undersigned Notary Public, personally appeared **Robert E. DeWolfe, a single individual,** 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 13th day of February, 20 04.

By _____ Residing at Mount Vernon WA.

Notary Public in and for the State of WA My commission expires 1-15-07

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LENDER ACKNOWLEDGMENT

STATE OF WASHINGTON)
) SS
COUNTY OF SKAGIT)

On this 13TH day of FEBRUARY, 20 04, before me, the undersigned Notary Public, personally appeared JOHN VOTH and personally known to me or proved to me on the basis of satisfactory evidence to be the VP/LENDER, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender 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 that the seal affixed is the corporate seal of said Lender.

By _____ **Residing at** BELLINGHAM

Notary Public in and for the State of WA **My commission expires** 8-1-07

JOSH McCUDDEN NOTARY PUBLIC COMMISSION EXPIRES 8-1-07 STATE OF WASHINGTON

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