

When recorded return to:

Peggy J. Hinton
2428 E. Bakerview Rd.
Bellingham, WA 98225

MODIFICATION OF DEED OF TRUST

Document Title: Modification of Deed of Trust

Reference Nos. of Documents Affected: 201704070129

Grantor: Donald J. Kosa and Elizabeth A. Kosa, husband and wife

Grantee: Peggy J. Hinton

Assessor Parcel ID No.: P125891 / 4920-000-005-0000

Abbreviated Legal Description: Lot 5, River Valley Estates. Situate in Skagit County, Washington.

This Modification of Deed of Trust ("Modification") is made as of the 7th day of December, 2018, by and among Donald J. Kosa and Elizabeth A. Kosa, husband and wife ("Grantor"), Land Title & Escrow of Skagit & Island County ("Trustee"), and Peggy J. Hinton. ("Lender or Beneficiary"), amends the (1) Deed of Trust (the "Security Instrument"), dated April 5, 2017 and recorded April 7, 2017 under Skagit County Auditor's file number 201704070129 and (2) the Promissory Note bearing the same date as, and secured by the Security Instrument, which covers the real property described therein as the "Property" located at:

4744 Glacier Lane, Skagit County

the real property described being as follows:

Lot 5, "Plat of River Valley Estates," as per the plat thereof recorded February 13, 2007 under Auditor's File No. 200702130030, records of Skagit County, Washington.

Situate in Skagit County, Washington.

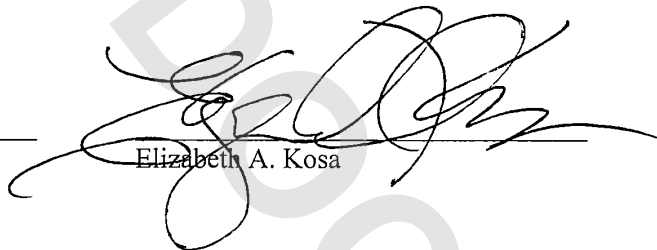
In consideration of the mutual promises and agreements exchanged the parties hereto agree as follows:

1. As of December 1st, 2018 the amount payable under the Note and Security Instrument shall be U.S. \$50,000.
2. The interest rate shall be four and one-half percent (4.5 %).
3. The maturity date shall be December 1st, 2023.
4. Principle and interest payment shall be \$253.34.
5. Payments shall commence on the 1st day of January, 2019.
6. Entire Agreement – This agreement constitutes the entire agreement between the parties hereto. It incorporates and supersedes any and all prior agreements and negotiations. This agreement may not be modified or supplemented in any manner without the express written agreement of both parties.
7. Counterparts. This Modification may be executed in counterparts, each of which shall serve as an original and all of which, taken together, shall constitute on and the same document.
8. Continuing Validity. Except as expressly changed by this Modification, the terms of the Deed of Trust remain in full force and effect, without waiver or amendment, and binding on the parties thereto. Consent by the Beneficiary to this Modification does not waive Beneficiary's right to strict performance of the Deed of Trust as changed, nor obligate Beneficiary to make any future amendments.

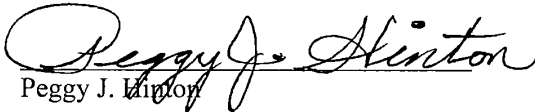
IN WITNESS WHEREOF, the undersigned have caused this Modification to be duly executed as of the day and year written above.

GRANTOR:


Donald J. Kosa


Elizabeth A. Kosa

BENEFICIARY:


Peggy J. Hinton

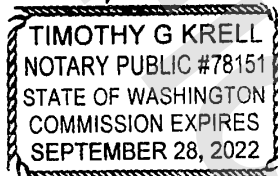
STATE OF WASHINGTON

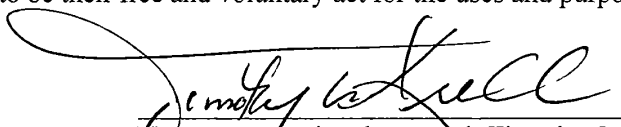
SS

COUNTY OF WHATCOM

I certify that I know or have satisfactory evidence that Donald J. Kosa and Elizabeth A. Kosa are the persons who appeared before me, and said persons acknowledged that they signed this instrument and acknowledged it to be their free and voluntary act for the uses and purposes mentioned in this instrument.

Dated: 12/7/2018




Notary name printed or typed: Timothy G. Krell
Notary Public in and for the State of Washington
Residing at Bellingham
My appointment expires: 9/28/2022

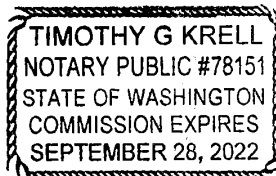
STATE OF WASHINGTON

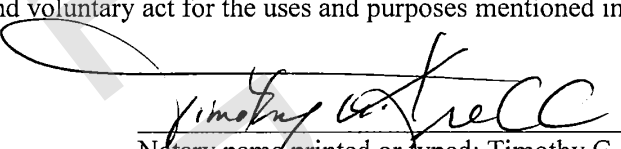
SS

COUNTY OF WHATCOM

I certify that I know or have satisfactory evidence that Peggy J. Hinton is the person who appeared before me, and said person acknowledged that she signed this instrument and acknowledged it to be her free and voluntary act for the uses and purposes mentioned in this instrument.

Dated: 12/7/2018




Notary name printed or typed: Timothy G. Krell
Notary Public in and for the State of Washington
Residing at Bellingham
My appointment expires: 9/28/2022