

RETURN ADDRESS:

Skagit State Bank
Main Office
301 E. Fairhaven Ave
P O Box 285
Burlington, WA 98233



200609280038
Skagit County Auditor

9/28/2006 Page 1 of 3 9:26AM

**MODIFICATION OF DEED OF TRUST AND
ASSIGNMENT OF RENTS**

Reference # (if applicable): 200505190109, 200505190110 and
116247-P

Additional on page ____

Grantor(s):

1. JURDI, DR NABEEL A
2. JURDI, BRENA P

Grantee(s)

1. Skagit State Bank

Legal Description: ptn W 1/2, 4-34-2 E W.M.

Additional on page ____

Assessor's Tax Parcel ID#: P19877

THIS MODIFICATION OF DEED OF TRUST dated September 8, 2006, is made and executed between between DR NABEEL A JURDI and BRENA P JURDI, whose address is 11394 O AVE, ANACORTES, WA 98221-2151 ("Grantor") and Skagit State Bank, whose address is Main Office, 301 E. Fairhaven Ave, P O Box 285, Burlington, WA 98233 ("Lender").

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated May 17, 2005 (the "Deed of Trust") which has been recorded in Skagit County, State of Washington, as follows:

Deed of Trust Recorded May 19, 2005 under auditor file number 200505190109 and Assignment of Rents recorded May 19, 2005 under auditor file number 2005190110.

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

See Schedule A-1 Parcel A only, which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 8212 South March Point Road, Anacortes, WA 98221. The Real Property tax identification number is P19877.

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

Modify Deed of Trust and Assignment of rents to reflect principal balance decrease to \$770,929.25 effective August 16, 2006.

The above modification effects Parcel A only and Parcel B will be reconveyed.

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 SEPTEMBER 8, 2006.

GRANTOR:

X Nabeel A Jurdi
DR NABEEL A JURDI
X Brena P. Jurdi
BRENA P JURDI

LENDER:

SKAGIT STATE BANK

X Steven P. Henry
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington
COUNTY OF Skagit

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On this day before me, the undersigned Notary Public, personally appeared **DR NABEEL A JURDI** and **BRENA P JURDI**, 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 deed, for the uses and purposes therein mentioned.

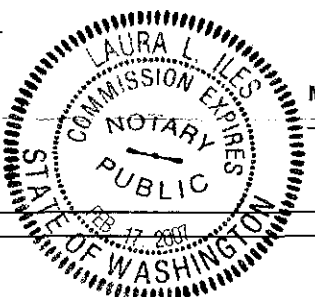
Given under my hand and official seal this 19th day of September, 2006.

By Laura L. Iles

Residing Anacortes at

Notary Public in and for the State of Washington

My commission expires 2-17-07



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Skagit County Auditor

LENDER ACKNOWLEDGMENT

STATE OF Washington

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) SS
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COUNTY OF Skagit

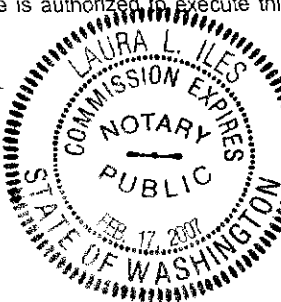
On this 19th day of September, 20 06, before me, the undersigned Notary Public, personally appeared Steven P. Henery and personally known to me or proved to me on the basis of satisfactory evidence to be the Sr. Vice President, authorized agent for the Lender that executed the within and foregoing instrument 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 Laura L. Iles

Residing Anacortes at

Notary Public in and for the State of
Washington

My commission expires
2-17-07



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Skagit County Auditor