

**RETURN ADDRESS:**

Whidbey Island Bank  
P.O. Box 1589  
Oak Harbor, WA 98277



200702020096  
Skagit County Auditor

2/2/2007 Page

1 of

3 11:19AM

**ACCOMMODATION RECORDING**

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**MODIFICATION OF DEED OF TRUST**

Reference # (if applicable): IC38721 (06/14/06 - AFN 200606140103 Additional on page \_\_\_\_\_

Grantor(s):

1. SANDHU, JAGDEEP SINGH

Grantee(s)

1. Whidbey Island Bank

Legal Description: ALL LTS 2-3, AND THE E/2 LT 4, BLK 2, STEWART'S FIRST ADDITION TO THE CITY OF ANACORTES; AND LT 29, NELSON'S ADDITION TO ANACORTES

Additional on page 2

Assessor's Tax Parcel ID#: 3833-002-004-0009  
3807-020-029-0004

**THIS MODIFICATION OF DEED OF TRUST** dated January 23, 2007, is made and executed between **JAGDEEP SINGH SANDHU**, a married man as his separate estate ("Grantor") and **Whidbey Island Bank**, whose address is **CL BELLINGHAM- 1, 321 SE PIONEER WAY, P.O. BOX 1589, OAK HARBOR, WA 98277** ("Lender").

Chicago Title Company has placed  
this document for recording as a  
customer courtesy and accepts no  
liability for its accuracy or validity

**MODIFICATION OF DEED OF TRUST**

(Continued)

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated June 12, 2006 (the "Deed of Trust") which has been recorded in SAN JUAN County, State of Washington, as follows:

RECORDED ON JUNE 14, 2006 IN SKAGIT COUNTY UNDER FILE NUMBER 200606140103.

Skagit

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

PARCEL A: THE WEST 5 FEET OF 2, ALL OF LOT 3, AND THE EAST ONE-HALF OF LOT 4, BLOCK 2, STEWART'S FIRST ADDITION TO THE CITY OF ANACORTES, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 2 OF PLATS, PAGE 14, RECORDS OF SKAGIT COUNTY, WASHINGTON.

PARCEL B: LOT 2, BLOCK 2, EXCEPT THE WEST 5 FEET, STEWART'S FIRST ADDITION TO THE CITY OF ANACORTES, AS PER PLAT THEREOF RECORDED IN VOLUME 2 OF PLATS, PAGE 14, RECORDS OF SKAGIT COUNTY, WASHINGTON.

PARCEL C: LOT 29, NELSON'S ADDITION TO ANACORTES, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 2 OF PLATS, PAGE 102, RECORDS OF SKAGIT COUNTY, WASHINGTON;

ALL SITUATED IN SKAGIT COUNTY, WASHINGTON

The Real Property or its address is commonly known as 905 20TH STREET, ANACORTES, WA 98221. The Real Property tax identification number is 3833-002-004-0009

3807-020-029-0004

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

DECREASE LOAN AMOUNT FROM \$675,775.00 TO \$665,732.00.

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 endorses 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 JANUARY 23, 2007.

GRANTOR:

X JAGDEEP SINGH SANDHU

LENDER:

WHIDBEY ISLAND BANK  
X [Signature]  
Authorized Officer

Skagit County Auditor

200702020096



UNOFFICIAL COPY

MODIFICATION OF DEED OF TRUST  
(Continued)

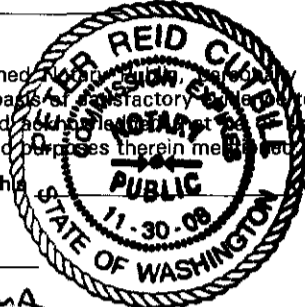
INDIVIDUAL ACKNOWLEDGMENT

STATE OF WA. )  
 ) SS  
COUNTY OF Whatcom )

On this day before me, the undersigned Notary Public, personally appeared JAGDEEP SINGH SANDHU, 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 to me that he 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 11 day of January, 2007

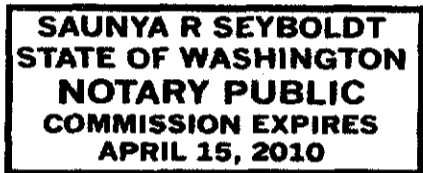
By [Signature]  
Notary Public in and for the State of WA.



Residing at Bellingham, WA.  
My commission expires 11-30-08

LENDER ACKNOWLEDGMENT

STATE OF Washington )  
 ) SS  
COUNTY OF Whatcom )



On this 26<sup>th</sup> day of January, 2007, before me, the undersigned Notary Public, personally appeared Peter Cutbill and personally known to me or proved to me on the basis of satisfactory evidence to be the 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 [Signature]  
Notary Public in and for the State of WA

Residing at Lynden  
My commission expires 4-15-10



200702020096  
Skagit County Auditor