

POOR ORIGINAL

RECORDING REQUESTED BY AND)
WHEN RECORDED MAIL TO:)
INDYMAC BANK, F.S.B.)
C/O ANDRU LE)
3465 EAST FOOTHILL BLVD., 2ND FLOOR)
PASADENA, CA 91107)
Loan No. 121596868)



200609280098
Skagit County Auditor

9/28/2006 Page 1 of 4 2:52PM

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CHICAGO TITLE CO.
1C35031

MODIFICATION AGREEMENT

(Short Form)

This Modification Agreement ("Agreement") is made as of **SEPTEMBER 20, 2006**, by
SUSAN P. HARRIS, AN UNMARRIED WOMAN

("Borrower") and **INDYMAC BANK, F.S.B.**,
a federally chartered savings bank ("Lender").

Factual Background

A. Under a construction loan agreement dated **JULY 21, 2005** (the "Construction Loan Agreement"), Lender agreed to make a loan (the "Loan") to Borrower. Capitalized terms used here without definition have the meanings given to them in the Construction Loan Agreement.

B. The Loan is evidenced by a Note dated **JULY 21, 2005**, made payable to Lender in the stated principal amount of \$ **203,825.00**. The Note is secured by a Deed of Trust dated **JULY 21, 2005**, (the "Security Instrument") executed by Borrower as Trustor, to **FIRST AMERICAN TITLE CO.**, as Trustee for the benefit of Lender as Beneficiary. The Security Instrument was recorded **JULY 29, 2005** in the Official Records of **SKAGIT** County, State of **WASHINGTON** **200507290190**. The Security Instrument encumbers certain Property located in **SKAGIT** County, State of **WASHINGTON**, as more particularly described in Exhibit "A" attached to this Agreement (the "Property"). The street address of the Property is as follows:
10501 CHUCKANUT DRIVE
BURLINGTON, WA 98233

C. As used here, the term "Loan Documents" means the Loan Agreement, the Note, the Security Instrument, and any other documents executed in connection with the Loan, including those which evidence, guarantee, secure or modify the Loan, as any or all of them may have been amended to date.

D. Lender and Borrower have agreed to modify the Loan as provided in a long form Modification Agreement (the "Modification Agreement") of the same date as this Agreement. This Agreement and the Modification Agreement are Loan Documents.

Agreement

Therefore, Borrower and Lender agree as follows:

1. The Modification Agreement is incorporated in this Agreement by this reference, the same as though set forth here in full.
2. The Loan is amended on the terms and subject to the conditions of the Modification Agreement. Among other things, the principal amount of the Note is now increased to \$ 296,776.00
3. The Security Instrument is modified to secure payment and performance of the Loan as amended to date, in addition to all other secured obligations as therein stated.

Susan P Harris 9/25/06
SUSAN P. HARRIS DATE

INDYMAC BANK, F.S.B.,
a federally chartered savings bank

By: Maureen Mc Morrow
Name: Maureen McMorrow
Title: Assistant Secretary



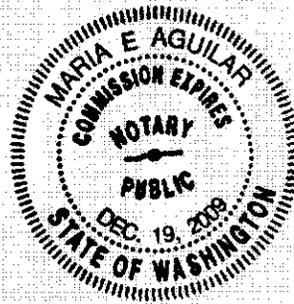
ACKNOWLEDGMENT

STATE OF WASHINGTON)
COUNTY OF SKAGIT)

On September 26, 2006 before me, MARIA E. AGUILAR
MARIA E. Aguilar [, a Notary Public in and for the State of WA] personally
appeared Susan P. Harris
[and _____], personally known to me (or proved to me on the
basis of satisfactory evidence) to be the person[s] whose name[s] [is/are] subscribed to the within instrument and
acknowledged to me that [he/she/they] executed the same in [his/her/their] authorized [~~capacity~~ capacities], and
that by [his/her/their] signature[s] on the instrument the person[s], or the entity upon behalf of which the person[s]
acted, executed the instrument.

WITNESS my hand and official seal.

Maria E. Aguilar
(Signature)



(Space above for official
notarial seal)



CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

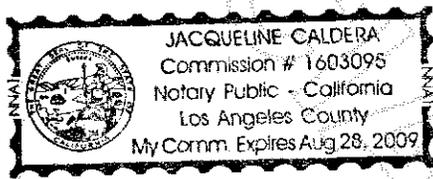
State of California

County of Los Angeles

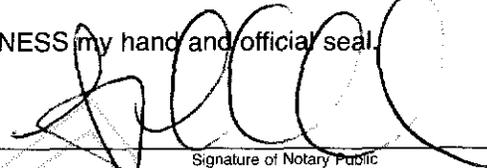
On September 27, 2006 before me, Jacqueline Caldera, Notary Public
Date Name and Title of Officer (e.g., "Jane Doe, Notary Public")

personally appeared Maureen McMahon
Name(s) of Signer(s)

- personally known to me
- (or proved to me on the basis of satisfactory evidence)



to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature of Notary Public

Place Notary Seal Above

OPTIONAL

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached Document

Title or Type of Document: _____

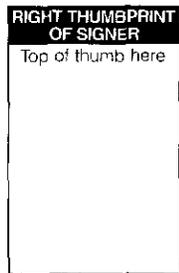
Document Date: _____ Number of Pages: _____

Signer(s) Other Than Named Above: _____

Capacity(ies) Claimed by Signer(s)

Signer's Name: _____

- Individual
- Corporate Officer — Title(s): _____
- Partner — Limited General
- Attorney in Fact
- Trustee
- Guardian or Conservator
- Other: _____



Signer Is Representing: _____

Signer's Name: _____

- Individual
- Corporate Officer — Title(s): _____
- Partner — Limited General
- Attorney in Fact
- Trustee
- Guardian or Conservator
- Other: _____



Signer Is Representing: _____

