

RETURN ADDRESS:

Summit Bank
Burlington
723 Haggan Drive
PO Box 805
Burlington, WA 98233



200905190106
Skagit County Auditor

5/19/2009 Page 1 of 3 3:40PM

LAND TITLE OF SKAGIT COUNTY

200901050 132

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 131436-OS

Additional on page ____

Grantor(s):

- 1. BERENTSON, DAVID E
- 2. BERENTSON, JUDY L

Grantee(s)

- 1. Summit Bank

Legal Description: PTN TR.4, PLAT OF BAY VIEW (MCKENNA & ELLIOTT'S 2ND ADD.).

Additional on page ____

Assessor's Tax Parcel ID#: 4071-004-000-0008 / P 71164

THIS MODIFICATION OF DEED OF TRUST dated May 11, 2009, is made and executed between **DAVID E BERENTSON** and **JUDY L BERENTSON**, whose address is **P.O. BOX 635, BURLINGTON, WA 98233-0635** ("Grantor") and **Summit Bank**, whose address is **Burlington, 723 Haggan Drive, PO Box 805, Burlington, WA 98233** ("Lender").

DOCUMENT

MODIFICATION OF DEED OF TRUST
(Continued)

Loan No: 1292002720

Page 2

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated December 9, 2008 (the "Deed of Trust") which has been recorded in SKAGIT County, State of Washington, as follows:

RECORDED ON 01/05/09 UNDER SKAGIT COUNTY AUDITOR'S NUMBER 200901050132.

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

TRACT 4A OF SKAGIT COUNTY SHORT PLAT NO. 153-79, APPROVED JANUARY 23, 1980 AND RECORDED JANUARY 25, 1980, IN VOLUME 4 OF SHORT PLATS, PAGE 25, UNDER AUDITOR'S FILE NO. 8001250006, RECORDS OF SKAGIT COUNTY WASHINGTON; BEING A PORTION OF TRACT 4, "PLAT OF BAY VIEW", (MCKENNA & ELLIOTT'S 2ND ADDITION), AS PER PLAT RECORDED IN VOLUME 3 OF PLATS, PAGE 19, RECORDS OF SKGIT COUNTY, WASHINGTON.

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

The Real Property or its address is commonly known as 11180 WALKER ROAD, MOUNT VERNON, WA 98273. The Real Property tax identification number is 4071-004-000-0008.

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

CREDIT LIMIT DECREASE FROM ONE HUNDRED FORTY-SIX THOUSAND FIVE HUNDRED DOLLARS (\$146,500.00) TO SEVENTY THOUSAND DOLLARS (\$70,000.00).

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 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 MAY 11, 2009.

GRANTOR:

x David E Berentson
DAVID E BERENTSON

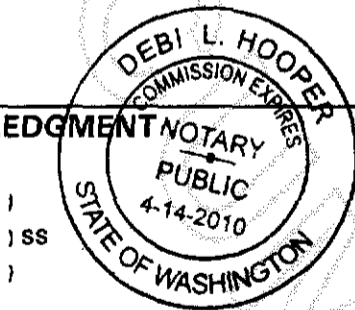
x Judy L Berentson
JUDY L BERENTSON

LENDER:

SUMMIT BANK
x [Signature]
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington
COUNTY OF Skagit



On this day before me, the undersigned Notary Public, personally appeared DAVID E BERENTSON and JUDY L BERENTSON, husband and wife, 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 12th day of May, 2009

By Debi L Hooper
Notary Public in and for the State of WA

Residing at Burlington WA
My commission expires 4-14-2010



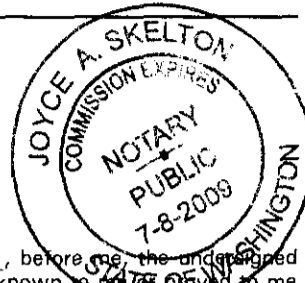
MODIFICATION OF DEED OF TRUST
(Continued)

Loan No: 1292002720

Page 3

LENDER ACKNOWLEDGMENT

STATE OF WA)
)
) SS
COUNTY OF SKAGIT)



On this 13th day of MAY, 20 09, before me, the undersigned Notary Public, personally appeared JAMES E. Bishop, II and personally known to me on the basis of satisfactory evidence to be the CEO, authorized agent for Summit Bank that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of Summit Bank, duly authorized by Summit Bank 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 in fact executed this said instrument on behalf of Summit Bank.

By Joyce A. Skelton
Notary Public in and for the State of WA

Residing at Nut Vernon
My commission expires 7/8/09

LASER PRO Lending, Ver. 5.44.00.002 Copr. Harland Financial Solutions, Inc. 1997, 2009. All Rights Reserved. -
WA K:\CFNLPL\G202.FC TR-1643 PR-32



200905190106

Skagit County Auditor