

RETURN ADDRESS:

Banner Bank
Consumer Loan Servicing
P.O. Box 1391
Walla Walla, WA
99362-2181



Skagit County Auditor \$74.00
2/27/2014 Page 1 of 3 3:52PM

GUARDIAN NORTHWEST TITLE CO.

MODIFICATION OF DEED OF TRUST

107194

Reference # (if applicable): 106940

Additional on page _____

Grantor(s):

DT# 201312190049

- 1. Schanen, Steven L
- 2. Schanen, Sara A

Grantee(s)

- 1. Banner Bank

Legal Description: Ptn Lots 8, 9 & 10, Block 286, City of Anacortes, Skagit County

Additional on page _____

Assessor's Tax Parcel ID#: P56479, 3772-286-010-0102

THIS MODIFICATION OF DEED OF TRUST dated February 20, 2014, is made and executed between Steven L Schanen and Sara A Schanen, husband and wife, whose address is 309 U Ave, Anacortes, WA 98221 ("Grantor") and Banner Bank, whose address is Burlington Branch, 110 Cascade Mall Drive, Burlington, WA 98233 ("Lender").

UNOFFICIAL DOCUMENT

MODIFICATION OF DEED OF TRUST

Loan No: 41055431

(Continued)

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DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated December 18, 2013 (the "Deed of Trust") which has been recorded in Skagit County, State of Washington, as follows:

Recorded in Skagit County, Washington on December 19, 2013, Recording No. 201312190049.

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

as in said Deed of Trust
The Real Property or its address is commonly known as 309 U Ave, Anacortes, WA 98221. The Real Property tax identification number is P56479, 3772-286-010-0102.

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

Increase Credit Line limit to \$40,000.00.

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 FEBRUARY 20, 2014.

GRANTOR:

X Steve L. Schanen
Steven L Schanen

X Sara A. Schanen
Sara A. Schanen

LENDER:

X Madeleine M. Roosen
MADELEINE M. ROOZEN
BANNER BANK
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington

COUNTY OF Skagit

On this day before me, the undersigned Notary Public, personally appeared Steven L Schanen and Sara A Schanen, personally known to me or proved to me on the basis of satisfactory evidence to be the individuals described in and voluntarily act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 26th day of February, 2014.

By Madeleine M. Roosen
Notary Public in and for the State of WASH

My commission expires 2-29-2015

Residing at De Anza



\$74.00

MODIFICATION OF DEED OF TRUST
(Continued)

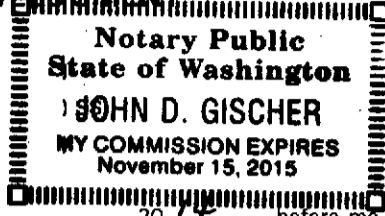
Loan No: 41055431

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LENDER ACKNOWLEDGMENT

STATE OF WASH

COUNTY OF Skagit



On this 26th day of February, 2014, before me, the undersigned Notary Public, personally appeared Madeline Rozen Cook and personally known to me or proved to me on the basis of satisfactory evidence to be the Loan officer, authorized agent for **Banner Bank** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Banner Bank**, duly authorized by **Banner 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 **Banner Bank**.

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

Residing at 730 Sedona Ln
My commission expires 11/15/15

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