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TICOR TITLE
70028956



201509170039

RETURN ADDRESS:

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

Skagit County Auditor

\$75.00

9/17/2015 Page

1 of

4 10:52AM

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 200803030132

Additional on page ____

Grantor(s):

1. Aven, Jeremiah T
2. Aven, Jennifer L

Grantee(s)

1. Banner Bank

Legal Description: Ptn SW 1/4 of NW 1/4, 2-35-4 E W.M. Aka Lot 4, SP PL04-0703

Additional on page 4

Assessor's Tax Parcel ID#: 350402-3-002-0400 and 350402-2-004-0400

THIS MODIFICATION OF DEED OF TRUST dated August 31, 2015, is made and executed between Jeremiah T Aven and Jennifer L Aven, husband and wife, whose address is 6478 Lillian Lane, Sedro Woolley, WA 98284 ("Grantor") and Banner Bank, whose address is Burlington Branch, 110 Cascade Mall Drive, Burlington, WA 98233 ("Lender").

MODIFICATION OF DEED OF TRUST
(Continued)

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DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated February 27, 2008 (the "Deed of Trust") which has been recorded in Skagit County, State of Washington, as follows:

The Deed of Trust dated February 27, 2008, recorded on March 3, 2008, in Skagit County, Washington, Recording No. 200803030132.

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 6478 Lillian Lane, Sedro Woolley, WA 98284. The Real Property tax identification number is 350402-3-002-0400 and 350402-2-004-0400.

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

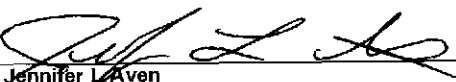
Decrease Credit Line Limit to \$100,000.00

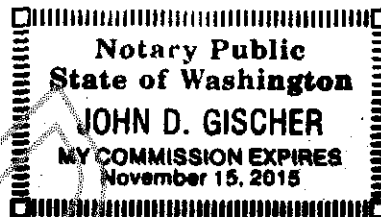
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Deed of Trust shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Deed of Trust as changed above nor obligate Lender 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 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 AUGUST 31, 2015.

GRANTOR:

X 
Jeremiah T Aven

X 
Jennifer L Aven



LENDER:

BANNER BANK

X 
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington

)

) SS

COUNTY OF Skagit

)

On this day before me, the undersigned Notary Public, personally appeared Jeremiah T Aven and Jennifer L Aven, 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 10th day of September, 2015

By John Gischer

Residing at Bellingham

Notary Public in and for the State of WA

My commission expires 11/15/15

MODIFICATION OF DEED OF TRUST
(Continued)

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LENDER ACKNOWLEDGMENT

STATE OF Washington)
) SS
COUNTY OF Skagit)

On this 10th day of September, 20 15, before me, the undersigned Notary Public, personally appeared John Gischer and personally known to me or proved to me on the basis of satisfactory evidence to be the VP, 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 Madeleine M. Rozen Cook
Notary Public in and for the State of WA

Residing at LaConner
My commission expires 8-29-2019

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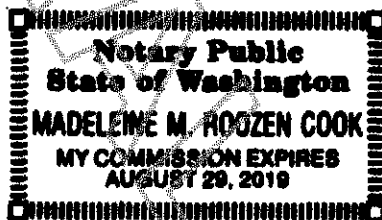


EXHIBIT "A"
Legal Description

For APN/Parcel ID(s): P122773/350402-3-002-0400 and P122774/350402-2-004-0400

LOT 4 OF SKAGIT COUNTY SHORT PLAT NO. PL04-0703, AS APPROVED APRIL 20, 2005, AND RECORDED APRIL 27, 2005, UNDER AUDITOR'S FILE NO. 200504270112, RECORDS OF SKAGIT COUNTY, WASHINGTON, BEING A PORTION OF THE SOUTHWEST 1/4 OF THE NORTHWEST 1/4 AND THE NORTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 2, TOWNSHIP 35 NORTH, RANGE 4 EAST, W.M.

TOGETHER WITH:

A NON-EXCLUSIVE EASEMENT FOR INGRESS, EGRESS AND UTILITIES AS DELINEATED ON THE FACE OF SKAGIT COUNTY SHORT PLAT NO. PL04-0703, AS APPROVED APRIL 20, 2005, AND RECORDED APRIL 27, 2005, UNDER AUDITOR'S FILE NO. 200504270112, RECORDS OF SKAGIT COUNTY, WASHINGTON; BEING A PORTION OF THE SOUTHWEST 1/4 OF THE NORTHWEST 1/4 AND THE NORTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 2, TOWNSHIP 35 NORTH, RANGE 4 EAST, W.M.