

RETURN ADDRESS:

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



201903250121

03/25/2019 03:24 PM Pages: 1 of 4 Fees: \$102.00
Skagit County Auditor

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 201804110057

Additional on page ____

Grantor(s):

1. Spencer, Ronald
2. Spencer, Susan M

19-1805
GUARDIAN NORTHWEST TITLE CO.

Grantee(s)

1. Banner Bank

Legal Description: Lot 14, The Reservation at Channel Landing, Phase III, Skagit County,
Washington

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Assessor's Tax Parcel ID#: P131887, 6017-000-000-0014

THIS MODIFICATION OF DEED OF TRUST dated March 22, 2019, is made and executed between Ronald Spencer and Susan M Spencer, whose address is 1302 Mariners PL, Anacortes, WA 98221 ("Grantor") and Banner Bank, whose address is Anacortes Branch, 1400 Commercial Avenue, Anacortes, WA 98221 ("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 April 9, 2018 (the "Deed of Trust") which has been recorded in Skagit County, State of Washington, as follows:

Deed of trust dated April 09, 2018 recorded April 11, 2018 recording number 201804110057 in Skagit County, State of Washington.

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

Lot 14, "THE RESERVE AT CHANNEL LANDING, PHASE III," recorded May 5, 2014, under Auditor's File No. 201405050073, records in Skagit County, Washington.

The Real Property or its address is commonly known as 1302 Mariners PL, Anacortes, WA 98221. The Real Property tax identification number is P131887, 6017-000-000-0014.


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

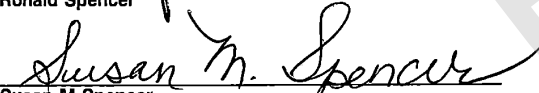
Increase in credit line limit to \$226,000.00.

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 MARCH 22, 2019.

GRANTOR:

x 
Ronald Spencer

x 
Susan M Spencer

LENDER:

BANNER BANK

x 
Authorized Officer

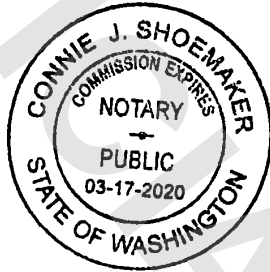
MODIFICATION OF DEED OF TRUST
(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington)
) SS
COUNTY OF Skaagit)

This record was acknowledged before me on march 22, 20 19 by Ronald Spencer
and Susan M Spencer.



Connie J Shoemaker
(Signature of notary public)

personal Banker / notary
(Title of office)

My commission expires:

03-17-2020
(date)

MODIFICATION OF DEED OF TRUST
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LENDER ACKNOWLEDGMENT

STATE OF Washington)
COUNTY OF Skagit) SS
)

This record was acknowledged before me on March 22, 2019 by Connie Shoemaker



Alisyn Yount
(Signature of notary public)

Personal Banker
(Title of office)

My commission expires:
11.07.2019
(date)