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07/15/2019 08:48 AM Pages: 1 of 2 Fees: \$102.50
Skagit County Auditor

WHEN RECORDED RETURN TO:
North Coast Credit Union
1100 Dupont St.
Bellingham, WA 98225

MODIFICATION AGREEMENT #4380021

Grantor(s): **RONALD R WEAVER AND TERRI N WEAVER**

Grantee: **NORTH COAST CREDIT UNION**

Legal Description: THE NORTH 243 FEET OF THE WEST 298 FEET OF THE NORTHWEST 1/4 OF THE NORTHWEST 1/4, SECTION 23, TOWNSHIP 35 NORTH, RANGE 4 EAST, W.M., RECORDS OF SKAGIT COUNTY, WASHINGTON

Assessors Property Tax Parcel or Account No: p37268, 350423-2-002-0002

On or about **November 1, 2011**, Grantor(s) executed and delivered to North Coast Credit Union, as Beneficiary, a Deed of Trust encumbering the real property described above.

This Deed of Trust was recorded on **November 7, 2011**, at **Mt. Vernon, WASHINGTON** in the records of Skagit County (Auditor's file number 201111070097). The Deed of Trust secures a promissory note or loan agreement ("Loan Agreement") in the original amount of **\$192,000.00**. The current principal balance owing on the Loan Agreement is **\$111,135.27**.

MODIFICATION. Grantor(s) and Lender hereby modify the Loan Agreement and Deed of Trust as follows:

- Credit Limit Decrease:**
- Interest Rate:**
- Payment Schedule:** 269 monthly prin and int payments of \$639.99+escrow of \$414.63 total payment \$1,054.62 beginning 7/1/19 with final payment due 12/1/41. Escrow changes annually.
- Extension:**
- Assumption:** The following person(s) or entity(s), referred to below as the "Assuming Party," has assumed and is now liable for the indebtedness and obligations of Trustor under the Deed of Trust.
- Other:** All other terms and conditions to remain the same
- Fee:** Borrower agrees to pay Credit Union a fee of **\$102.50** (for recording and title and other fees) in exchange for this modification. Borrower hereby authorizes Credit Union to deduct the fee from Borrower(s) share account with Credit Union, unless Borrower pays the fee separately to Credit Union upon signing this Modification Agreement.

CONTINUING VALIDITY. Except as previously modified above, the terms of the original Deed of Trust and Loan

Agreement 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 and the Loan Agreement as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the Loan Agreement. 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 Loan Agreement, including accommodation makers, 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.

DATED this 1st of July 2019

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION AGREEMENT AND GRANTOR AGREES TO ITS TERMS.

Oral agreements or oral commitments to loan money, extend credit, or to forbear from enforcing repayment of a debt are not enforceable under Washington law.

GRANTORS:

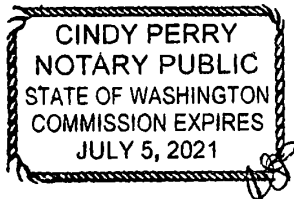
GRANTEE: NORTH COAST CREDIT UNION

Bon R. Wain
Terrin H. Weaver

By: John Baum
Title Loan Servicing Manager

STATE OF WASHINGTON
County of Snohomish

On this 1st day of July, 2019, before me, a Notary Public in and for said state, personally appeared Ronald & Terrin Weaver known to me to be the person who executed the Modification Agreement and acknowledged to me that they executed the same for the purposes therein stated.



Cindy Perry
Notary Public for Washington
My Commission Expires: July 5, 2021