

RETURN ADDRESS:

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

RECORDATION REQUESTED BY:

WFG Lender Services
2625 Townsgate Rd, Suite 101
Westlake Village, California 91361

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 201512070027

Additional on page ____

Grantor(s):

1. Young, Todd M
2. Young, Janna L

Grantee(s)

1. Banner Bank

Legal Description: LOTS 1-2, BLK 9, QUEEN ANNE ADD. TO ANACORTES

SKAGIT COUNTY, WA.

Additional on page 2

Assessor's Tax Parcel ID#: 3812-009-009-002-0001 (P58719)

THIS MODIFICATION OF DEED OF TRUST dated March 24, 2020, is made and executed between Todd M Young and Janna L Young, husband and wife, whose address is 1104 K Ave, Anacortes, WA 98221 ("Grantor") and Banner Bank, whose address is Burlington Branch, 301 E. Fairhaven Avenue, Burlington, WA 98233 ("Lender").

**MODIFICATION OF DEED OF TRUST
(Continued)**

Page 2

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated December 4, 2015 (the "Deed of Trust") which has been recorded in Skagit County, State of Washington, as follows:

Deed of Trust dated December 4, 2015 recorded December 7, 2015 recording number 201512070027 in Skagit County Washington.

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

As said in Deed of Trust

The Real Property or its address is commonly known as 1104 K Ave, Anacortes, WA 98221. The Real Property tax identification number is 3812-009-002-0001 (P58719)

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

Increase in 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 MARCH 24, 2020.

GRANTOR:

X

Todd M Young

X

Janna L Young

LENDER:

BANNER BANK

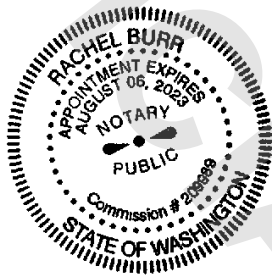
X

Rachel Barb
Authorized Officer

MODIFICATION OF DEED OF TRUST
(Continued)

Page 3

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington)
COUNTY OF Skaagit) SSThis record was acknowledged before me on March 24, 2020 by Todd M Young
and Janna L Young.Rachel Burr
(Signature of notary public)Notary Public
(Title of office)My commission expires:
August 6, 2023
(date)

**MODIFICATION OF DEED OF TRUST
(Continued)**

Page 4

LENDER ACKNOWLEDGMENTSTATE OF WA

)

) SS

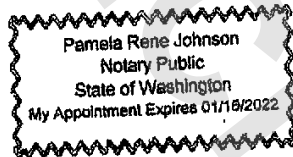
COUNTY OF Skagit

)

This record was acknowledged before me on March 24th, 20 20 by Rachel
Fourr as Personal Banker of Banner Bank.

Pamela Rene Johnson

(Signature of notary public)

Notary - Banner Bank

(Title of office)

My commission expires:

1-16-2022

(date)