

**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

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**MODIFICATION OF DEED OF TRUST**

Reference # (if applicable): 200908210057

Additional on page \_\_\_\_

Grantor(s):

1. Loeb, Carl F
2. Loeb, Cheryl L

Grantee(s)

1. Banner Bank

Legal Description: LOT 19, CASCADE RIDGE PUD **SKAGIT COUNTY, WA.**

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Assessor's Tax Parcel ID#: 4530-000-019-0018, P83860

**THIS MODIFICATION OF DEED OF TRUST dated March 31, 2020, is made and executed between Carl F Loeb and Cheryl L Loeb, husband and wife, whose address is 20849 Cascade Ridge Dr, Mount Vernon, WA 98274 ("Grantor") and Banner Bank, whose address is Mt. Vernon Downtown Branch, 901 S. Cleveland, Mount Vernon, WA 98273 ("Lender").**

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

**DEED OF TRUST.** Lender and Grantor have entered into a Deed of Trust dated August 17, 2009 (the "Deed of Trust") which has been recorded in Skagit County, State of Washington, as follows:

Deed of Trust dated August 17, 2009 recorded August 21, 2009 recording number 200908210057 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 20849 Cascade Ridge Dr, Mount Vernon, WA 98274. The Real Property tax identification number is 4530-000-019-0018, P83860.

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

Hereby extend maturity date to March 30, 2045.

**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 31, 2020.**

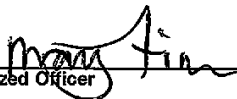
**GRANTOR:**

x   
\_\_\_\_\_  
Carl F Loeb

x   
\_\_\_\_\_  
Cheryl L Loeb

**LENDER:**

**BANNER BANK**

x   
\_\_\_\_\_  
Authorized Officer

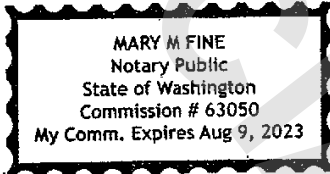
**MODIFICATION OF DEED OF TRUST  
(Continued)**

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**INDIVIDUAL ACKNOWLEDGMENT**

STATE OF WA )  
 )  
 ) SS  
COUNTY OF Skasit )

This record was acknowledged before me on March 31, 2020 by Carl F Loeb and Cheryl L Loeb.



Mary M Fine  
(Signature of notary-public)

Mt. Verner Downtown Branch  
(Title of office)

My commission expires:  
8-9-23  
(date)

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

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**LENDER ACKNOWLEDGMENT**

STATE OF Washington

COUNTY OF Snohomish

)  
) SS  
)

This record was acknowledged before me on March 31<sup>st</sup>, 2020 by Jessica  
Messingale as Personal Banker of Banner Bank.



Jessica Messingale  
(Signature of notary public)

Personal Banker/Mant Veman  
(Title of office)

My commission expires:  
Jan 1, 2023  
(date)