

After recording please return to:

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OAK HARBOR

98277

JACOB COTTEW
P.O. Box 859



202006010043

06/01/2020 08:57 AM Pages: 1 of 2 Fees: \$104.50
Skagit County Auditor

DEED OF TRUST TO BE MODIFIED:

Skagit County Auditor's File Number **201306040074**
executed on May 31, 2013 and recorded on June 4 2013.

GRANTOR:	Linda M. Lewis, as her separate estate, whose address is 1715 L. Avenue, Anacortes, WA 98221
GRANTEE:	Lynn Burrows, as her separate estate, whose address is 3043 Mt. Baker Circle, Oak Harbor, WA 98277
BENEFICIARY:	Lynn Burrows, as her separate estate, whose address is 3043 Mt. Baker Circle, Oak Harbor, WA 98277
TRUSTEE:	Stewart Title of Island County, whose address is 499 NE Midway, Oak Harbor, WA 98277
Abbreviated Legal:	Lot 11 and 12, Block 90, "MAP OF THE CITY OF ANACORTES, SKAGIT COUNTY, WASHINGTON."
Parcel Number:	P55542
Tax ID Number:	3772-090-012-0015

MODIFICATION OF DEED OF TRUST

The Grantor, Linda M. Lewis executed a Deed of Trust on May 31, 2013 and recorded on June 4, 2013 under Skagit County Auditor's File Number **201306040074**, in favor of Grantee and Beneficiary Lynn Burrows.

The Deed of Trust burdens the following described real property:

Lots 11 and 12, Block 90, CITY OF ANACORTES, according to the Plat thereof recorded in Volume 2 of Plats, Pages 4 through 7, records of Skagit County, Washington.

Situated in Skagit County, Washington.

SUBJECT TO: Restrictions, reservations and easements of record.

THE GRANTOR, GRANTEE AND BENEFICIARY AGREE TO MODIFY THE DEED OF TRUST AS FOLLOWS:

1. **MODIFICATION OF SECURITY AMOUNT:** The security amount is modified to be one hundred thousand dollars (\$100,000).
2. **MODIFICATION OF ADDITIONAL TERMS AND CONDITIONS:** Paragraph 9 entitled "Additional Terms and Conditions" shall be removed entirely and replaced with the following:

ADDITIONAL TERMS AND CONDITIONS

- Grantor, Linda M. Lewis, agrees not to take out an additional loan on the property that exceeds the current combined total of the existing first and second mortgage.
- The Grantor, Linda M. Lewis, agrees to maintain and pay the cost of a life insurance policy equal to the amount of the loan.
- The Grantor agrees to name the Grantee, Lynn J. Burrows, as beneficiary of the Grantor's life insurance policy until all amounts due under this Note are repaid.
- Should the Grantor pass away prior to fully satisfying the amount due, then the Grantee shall apply the life insurance benefit to the repayment of all sums due on the Note. Should the life insurance benefit exceed the total of all amounts due under this Note, then any additional sums shall pass to the heirs of the Grantor.
- Should the Grantor fail to maintain the above noted life insurance policy during the term of this loan then the loan amount shall become due.
- This mortgage is not assumable.
- The principal sum will become due and payable in full if the Grantor marries.
- The terms of this Deed of Trust be binding on the heirs of both parties. Specifically, if the Grantee Lynn J. Burrows predeceases the Grantor, the heirs of the Grantee cannot call the loan due prior to its stated due date.

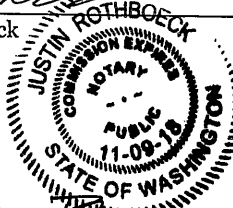
THIS MODIFICATION IS BINDING WHEN SIGNED BY BOTH PARTIES.

Linda M. Lewis
Linda M. Lewis - Grantor

2/7/18
Date

I certify that I know or have satisfactory evidence that Linda M. Lewis appeared before me and acknowledged that she signed this instrument and acknowledged it to be her free and voluntary act for the uses and purposes mentioned in the instrument.

Justin Rothboeck 2/7/18
Justin Rothboeck



Notary Public in and for the State of Washington
Residing at Anacortes, Washington
My appointment expires 11/9/18

Lynn J. Burrows
Lynn J. Burrows - Grantee/Beneficiary

2/7/18
Date

I certify that I know or have satisfactory evidence that Lynn J. Burrows appeared before me and acknowledged that she signed this instrument and acknowledged it to be her free and voluntary act for the uses and purposes mentioned in the instrument.

Justin Rothboeck 2/7/18
Justin Rothboeck



Notary Public in and for the State of Washington
Residing at Anacortes, Washington
My appointment expires 11/9/18