

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): 202004220013

Additional on page ____

Grantor(s):

1. Matthew N Johnston
2. Jillian D Johnston, Signing Solely to Relinquish Future Homestead Rights

Grantee(s)

1. Banner Bank

Legal Description: **LOT 12, "SPINNAKER COVE DIVISION 2", AUDITOR'S FILE NO. 200505180106,
SKAGIT COUNTY, WASHINGTON**

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Assessor's Tax Parcel ID#: **Tax ID: 4859-000-012-0000, P122908**

THIS MODIFICATION OF DEED OF TRUST dated September 11, 2020, is made and executed between Matthew N Johnston, a married individual who acquired title as an unmarried man, whose address is 1502 N 43rd Pl, Mount Vernon, WA 98273 ("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 22, 2020 (the "Deed of Trust") which has been recorded in Skagit County, State of Washington, as follows:

Recorded in Skagit County, Washington on April 22, 2020; Recording No. 202004220013.

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

As in said Deed of Trust

The Real Property or its address is commonly known as 1502 N 43rd Pl, Mount Vernon, WA 98273. The Real Property tax identification number is Tax ID: 4859-000-012-0000, P122908.

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


This credit agreement is hereby increased to \$140,000.00.

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 SEPTEMBER 11, 2020.

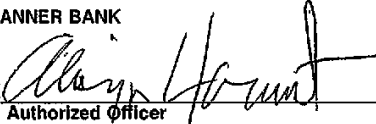
GRANTOR:

X 
Matthew N. Johnston

X 
Jillian D. Johnston, Signing Solely to Relinquish Future Homestead Rights

LENDER:

BANNER BANK

X 
Authorized Officer

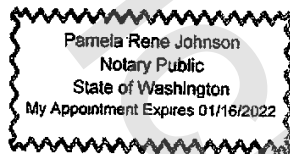
MODIFICATION OF DEED OF TRUST
(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF WA -COUNTY OF skagit)
) SS
)

This record was acknowledged before me on Sept. 11th, 20 20 by Matthew N Johnston and Jillian D Johnston, Signing Solely to Relinquish Future Homestead Rights.



Pamela Rene Johnson
(Signature of notary public)

Notary - Banner Bank
(Title of office)

My commission expires:

1.16.2022

(date)

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

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LENDER ACKNOWLEDGMENTSTATE OF WACOUNTY OF SkagitThis record was acknowledged before me on Sept. 11th, 20 20 by Alisyn
Yount 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)