

**This Instrument Prepared By:
After Recording Return To:**

TCF National Bank
Deb Tanberg
Attn: Modification Group
1405 Xenium Lane
Mail Code PCC-2E-L
Plymouth, MN 55441

Signature (Kentucky only)

LAND TITLE AND ESCROW
01-180265-O

[Space Above This Line for Recording Data]

LOAN MODIFICATION AGREEMENT

Maximum principal indebtedness for Tennessee Recording Tax Purposes is \$0.00 (Tennessee only)

"Borrower"¹ means SHAUN A. BICKNESE AND MONAWAR FAHOUM-BICKNESE

"Lender" means TCF National Bank

"Note" means the CommandCredit Plus Line of Credit Agreement and Disclosure Statement between Borrower and Lender dated 07/26/18 evidencing account number XXXXXX9057.

"Property Owner" means a person in title to the Property who is not a Borrower.

"Security Instrument" means the mortgage or deed of trust that secures the Note, which is dated the same date as the Note and which is of record in Book, Volume, or Liber No. N/A, at page N/A (or as No. 201808070025) of the Official Records of SKAGIT County, State (or Commonwealth) of WASHINGTON, upon the following described property situated in N/ATown or District, SKAGIT County, State of WASHINGTON:

See Attached Legal Description PTN SE SW 29-33-4 E W.M.

Tax Key/Parcel ID #:P17472

which currently has the address of 19405 CLARENCE LANE, MOUNT VERNON, WA 98273.

¹ If more than one Borrower or Property Owner is executing this Agreement, each is referred to as "I." For purposes of this Agreement, words signifying the singular (such as "I") shall include the plural (such as "we") and vice versa where appropriate.

MODIFICATION

This Loan Modification Agreement ("Agreement") amends and supplements (1) the Security Instrument on the Property, and (2) the Note secured by the Security Instrument. The Security Instrument and Note together, as they may have previously been amended, are referred to as the "Loan Documents." All capitalized terms that are not defined in this Agreement have the meaning given to them in the Loan Documents.

☐ **Final Payment Due Date:**

The Final Payment Due Date is changed to N/A. Borrower agrees to pay the entire outstanding Principal Balance, together with unpaid and accrued interest and any other charges owing, on or before this date.

☐ **Variable Interest Rate:**

☐ Beginning on N/A, the minimum ****ANNUAL PERCENTAGE RATE**** is changed to N/A %, no matter how much the Index Rate may decline.

☐ Beginning on N/A, the Margin is changed to N/A percentage points. The Index Rate in effect today is N/A % per year. Therefore, the estimated beginning interest rate and corresponding ****ANNUAL PERCENTAGE RATE**** under this Agreement is N/A % per year which is equivalent to a Daily Periodic Rate of N/A %. This is an estimate only. The rate will be higher if a higher Index Rate is published any time during a billing cycle, including any billing cycle that includes the date of this Agreement.

☐ **Fixed Rate Conversion:** This section applies to the Fixed Rate Conversion feature identified by the tracking number N/A.

☐ The principal balance of this Fixed Rate Conversion feature is N/A as of N/A.

☐ Beginning on N/A, the interest rate for this Fixed Rate Conversion feature is changed to N/A %.

☐ The term for this Fixed Rate Conversion feature is changed to end on N/A.

☐ **Payment Changes:** The minimum monthly payment for this Fixed Rate Conversion feature is changed to \$ N/A, beginning N/A.

☐ **Annual Fee:**

The Annual Fee is changed to \$ N/A.

☒ **Advances and Credit Limit:**

☐ Borrower may no longer request Advances of any kind and the Credit Limit is reduced to \$N/A.

☒ The Credit Limit is reduced to \$60,000.00.

☐ The Credit Limit is increased to \$N/A.

MODIFICATION FEE

☐ Borrower agrees to pay a Modification Fee of \$ N/A.

ADDITIONAL AGREEMENTS

Borrower understands and agrees that:

- (a) All the rights and remedies, stipulations, and conditions contained in the Security Instrument relating to default in the making of payments under the Security Instrument shall also apply to default in making of the modified payments under this Agreement.
- (b) All terms of the Loan Documents, except as expressly modified by this Agreement, remain in full force and effect.
- (c) Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the obligations contained in the Loan Documents.
- (d) This Agreement is not effective unless signed by both Borrower and Lender.

[REMAINDER OF PAGE INTENTIONALLY LEFT BLANK]

TCF National Bank

By: _____
(Signature)

Date

Its Assistant Vice President

11/12/2020
Date

Date of Lender's Signature

Borrower SHAUN A. BICKNESE

Borrower MONAWAR FAHOM-BICKNESE

By signing, the Property Owner agrees to all the changes made to the Loan Documents under this Agreement.

Property Owner _____ Date _____

Property Owner _____ Date _____

_____[Space Below This Line for Acknowledgment]_____

LENDER ACKNOWLEDGEMENT

State of MINNESOTA)

)SS.

County of HENNEPIN)

The foregoing instrument was acknowledged before me this 12TH day of NOVEMBER, 2020, by Grady Ollhoff, the Assistant Vice President, of TCF National Bank.

Notary Public: _____

Printed Name: Anh L. Westrum

My Commission Expires:

January 31, 2025



BORROWER ACKNOWLEDGMENT

STATE OF _____
COUNTY OF _____

This instrument was acknowledged before me on this _____ day of _____ by
SHAUN A. BICKNESE AND MONAWAR FAHOM-BICKNESE.

TCF National Bank

By: [Signature]
(Signature)

Date

Its Assistant Vice President

11/12/2020

Date

Date of Lender's Signature

[Signature]
Borrower SHAUN A. BICKNESE[Signature]
Borrower MONAWAR FAHOUM-BICKNESE

By signing, the Property Owner agrees to all the changes made to the Loan Documents under this Agreement.

[Signature]
Property Owner12-10-2020

Date

[Signature]
Property Owner12-10-2020

Date

[Space Below This Line for Acknowledgment]

LENDER ACKNOWLEDGEMENT

State of MINNESOTA)

)SS.

County of HENNEPIN)


The foregoing instrument was acknowledged before me this 12TH day of NOVEMBER, 2020, by Grady Ollhoff, the Assistant Vice President, of TCF National Bank.Notary Public: [Signature]Printed Name: Anh L. Westrum

My Commission Expires:

January 31, 2025

BORROWER ACKNOWLEDGMENT

STATE OF Washington
COUNTY OF KingThis instrument was acknowledged before me on this 10 day of Dec. 2020 by
SHAUN A. BICKNESE AND MONAWAR FAHOUM-BICKNESE.



Notary Public

(SEAL)



EXHIBIT A

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE CITY OF MOUNT VERNON, IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

PARCEL A:

THE SOUTHEAST 1/4 OF SOUTHWEST 1/4 OF SECTION 29, TOWNSHIP 33 NORTH, RANGE 4 EAST, W.M.. EXCEPT THE NORTH 250 FEET THEREOF, AND EXCEPT THE WEST 792 FEET OF THAT PORTION OF SAID SOUTHEAST 1/4 OF THE SOUTHWEST 1/4, LYING EAST OF THE COUNTY ROAD ALONG THE WEST LINE THEREOF AND EXCEPT THOSE PORTIONS THEREOF CONVEYED TO THE STATE OF WASHINGTON BY INSTRUMENTS RECORDED JULY 27, 1956, AND SEPTEMBER 30, 1968, UNDER AUDITORS FILE NOS. 539335 AND 718744, SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

PARCEL B:

THE SOUTH 30 FEET OF THE WEST 792 FEET OF THAT PORTION OF THE SOUTHEAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 29, TOWNSHIP 33 NORTH, RANGE 4 EAST, W.M., LYING EAST OF THE COUNTY ROAD ALONG THE WEST LINE A THEREOF AS CONVEYED TO SKAGIT COUNTY BY DEED RECORDED SEPTEMBER 15, 1913, UNDER AUDITORS FILE NO. 98381.

ABBREVIATED LEGAL: SECTION 29, TOWNSHIP 33 NORTH, RANGE 4 EAST, PORTIONS SOUTHEAST SOUTHWEST.

THIS BEING THE SAME PROPERTY CONVEYED TO SHAUN A. BICKNESE AND MONAWAR FAHOM BICKNESE, A MARRIED COUPLE, DATED 09/27/2017 AND RECORDED ON 09/28/2017 IN INSTRUMENT NO. 201709280136, IN THE SKAGIT COUNTY RECORDERS OFFICE.

PARCEL ID NO. P17472

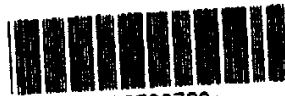
SAB

WFB

3667974

Address : 19405 CLARENCE, MOUNT VERNON, WA

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