

RETURN ADDRESS:
Commencement Bank
1102 Commerce Street
Tacoma, WA 98402

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 202101270073

Additional on page ____

Grantor(s):

1. LIENBY, JENNA A.
2. LIENBY, CHAD W.

CHICAGO TITLE CO.
620046142

Grantee(s)

1. COMMENCEMENT BANK

Legal Description: LT 12, CEDAR RIDGE ESTATES DIV. 1

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Assessor's Tax Parcel ID#: P105711/4622-000-012-0001



HLP0190

THIS MODIFICATION OF DEED OF TRUST dated July 15, 2021, is made and executed between CHAD W. LIENBY and JENNA A. LIENBY, a married couple, whose address is 21058 ESTATE DRIVE, MOUNT VERNON, WA 98274 ("Grantor") and COMMENCEMENT BANK, whose address is MAIN BRANCH, 1102 COMMERCE STREET, TACOMA, WA 98402 ("Lender").

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DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated January 21, 2021 (the "Deed of Trust") which has been recorded in SKAGIT County, State of Washington, as follows:

Recorded January 27, 2021, under Skagit County Auditor's file number 202101270073.

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

Lot 12, PLAT OF CEDAR RIDGE ESTATES DIV. NO. 1, according to the plat thereof, recorded in Volume 15 of Plats, pages 147 through 152, inclusive, records of Skagit County, Washington.

Situate in the County of Skagit, State of Washington.

The Real Property or its address is commonly known as 21058 ESTATE DRIVE, MOUNT VERNON, WA 98274. The Real Property tax identification number is P105711/4622-000-012-0001.

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

- 1) Rewrite existing Credit Agreement with Lender to increase the credit limit from \$100,000.00 to \$245,000.00;
- 2) Definition of Credit Agreement is hereby modified as follows: The words "Credit Agreement" mean the credit agreement dated July 15, 2021, in the original principal amount of \$245,000.00 from Borrower to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the promissory note or agreement. NOTICE TO GRANTOR: THE NOTE CONTAINS A VARIABLE INTEREST RATE.

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 JULY 15, 2021.

GRANTOR:

X 
JENNA A. LISENBY

X 
CHAD W. LISENBY

LENDER:

COMMENCEMENT BANK

X 
Authorized Officer

MODIFICATION OF DEED OF TRUST
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INDIVIDUAL ACKNOWLEDGMENT

STATE OF WASHINGTON)
) SS
COUNTY OF PIERCE)

This record was acknowledged before me on JULY 18TH, 20 21 by JENNA A. LISEBY and CHAD W. LISEBY.



[Signature]
(Signature of notary public)

NOTARY PUBLIC
(Title of office)

My commission expires:

07-02-22
(date)

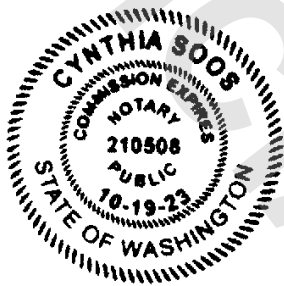
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LENDER ACKNOWLEDGMENT

STATE OF WASHINGTON)
) SS
COUNTY OF PIERCE)

This record was acknowledged before me on JULY 16TH, 20 21 by TYLER
GORE as AVP, Commercial loan officer of COMMENCEMENT BANK.



Cynthia Soos
(Signature of notary public)

NOTARY
(Title of office)

My commission expires:

10-19-2023
(date)