

AFTER RECORDING RETURN TO:
Consumer Loan Servicing
P.O. Box 1391
Walla Walla, WA
99362-2181

(Space Above This Line For Recording Data)

NMLS COMPANY IDENTIFIER: 439266
NMLS ORIGINATOR IDENTIFIER: 2157807

MODIFICATION AGREEMENT - DEED OF TRUST

THIS MODIFICATION AGREEMENT ("Agreement") is made this 1st day of October, 2021, between Anthony J. Deluca, an unmarried person, whose address is 25473 Morford Court, Sedro Woolley, WA 98284 ("Grantor"), and Banner Bank - Mt. Vernon - College Way Branch whose address is 1620 Continental Place, Mount Vernon, Washington 98273 ("Lender").

Banner Bank - Mt. Vernon - College Way Branch and Grantor entered into a Deed of Trust dated June 4, 2015 and recorded on June 9, 2015, in Book 201506090120, Page 1, records of County of SKAGIT COUNTY, State of Washington ("Deed of Trust"). The Deed of Trust covers the following described real property:

Address: 25473 Morford Ct, Sedro Woolley, Washington 98284

Legal Description: As said in Deed of Trust-Brief Legal: LOT 3, SHORT CARD PL-06-0108

Parcel ID/Sidwell Number: 350532-3-008-0400, P124883

Property Size: 1 acres.

It is the express intent of the Grantor and Lender to modify the terms and provisions set forth in the Deed of Trust. Grantor and Lender hereby agree to modify the Deed of Trust as follows:

- Increase in credit line limit to \$300,000.00.

Grantor and Lender agree that the Deed of Trust including such changes, modifications, and amendments as set forth herein, shall remain in full force and effect with respect to each and every term and condition thereof and nothing herein contained shall in any manner affect the lien of the Deed of Trust on the Property. Nothing contained herein shall in any way impair the Deed of Trust or the security now held for the indebtedness thereunder, or alter, waive, annul, vary, or affect any provision, term, condition, or covenant therein, except as herein provided, nor affect or impair any rights, powers, privileges, duties, or remedies under the Deed of Trust it being the intent of Grantor and Lender that the terms and provisions thereof shall continue in full force and effect, except as specifically modified herein. Nothing in this Agreement shall constitute a satisfaction of the promissory note or notes, or other credit agreement or agreements secured by the Deed of Trust.

Lender's consent to this Agreement does not waive Lender's right to require strict performance of the Deed of Trust modified above, nor obligate Lender to make any future modifications. Any guarantor or cosigner shall not be released by virtue of this Agreement.

If any Grantor who signed the original Deed of Trust does not sign this Agreement, then all Grantors signing below acknowledge that this Agreement is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Agreement 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.

This Agreement shall be binding upon the heirs, successors, and assigns with respect to parties hereto. Whenever used, the singular shall include the plural, the plural, the singular, and the use of any gender shall be applicable to all genders.

ORAL AGREEMENTS DISCLAIMER. This Agreement represents the final agreement between the parties and may not be contradicted by evidence of prior, contemporaneous, or subsequent oral agreements of the parties. There are no unwritten oral agreements between the parties.

By signing below, Grantor and Lender acknowledge that they have read all the provisions contained in this Agreement, and that they accept and agree to its terms.

Anthony J Deluca 01-14-22
Anthony J Deluca Date

INDIVIDUAL ACKNOWLEDGMENT

STATE OF WASHINGTON)
COUNTY OF Skagit)

On this day personally appeared before me Anthony J Deluca, to me known to be the individual described in and who executed the foregoing instrument, and acknowledged that he/she signed the same as his/her free voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this

1/14/2022

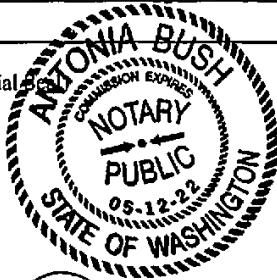
My commission expires: 5/12/22

Notary Public, in and for the state of Washington,
residing at

Mt Vernon, WA

[Signature]
Notary Public

(Official Seal)



LENDER: Banner Bank - Mt. Vernon - College Way Branch

[Signature]
By: Jess Browning Antonia Date 1/14/2022
Its: Personal Banker Bush
Branch Manager

BUSINESS ACKNOWLEDGMENT

STATE OF WASHINGTON)

COUNTY OF Skaqit)

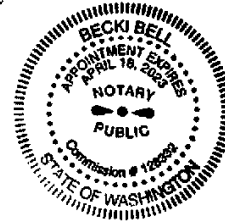
On this the 14th day of Jan, before me, Becki Bell, a Notary Public, personally appeared Antonia Bush, Branch manager ~~Personal Banker~~ on behalf of Banner Bank - Mt. Vernon - College Way Branch, a(n) Washington-Chartered Commercial Bank, to me personally known or who having proved to me on the basis of satisfactory evidence to be the person whose name is subscribed within this instrument and who acknowledged that he/she holds the position set forth and that he/she being authorized to do so, executed the foregoing instrument for the purposes therein contained, by signing the name of the Lender by himself/herself as Personal Banker of Banner Bank - Mt. Vernon - College Way Branch, and that the foregoing instrument is the voluntary act and deed of the Lender.

In witness whereof, I hereunto set my hand and, if applicable, official seal.

My commission expires: 04/18/2023
 Notary Public, in and for the state of Washington,
 residing at

1501 Riverside Dr
Mount Vernon Wa
98273
 (Official Seal)

Becki Bell
 Notary Public



THIS INSTRUMENT PREPARED BY:

Consumer Loan Servicing
 P.O. Box 1391
 Walla Walla, WA
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