

RETURN ADDRESS:
PEOPLES BANK
Loan Services Department
PO Box 233
LYNDEN, WA 98264

REF AF# 202012310065

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 20-9031-SJ

Additional on page ____

Grantor(s):

1. JOYCE, COREY

Grantee(s)

1. PEOPLES BANK

Legal Description: Lots 9 and 10, Block 2, HAGADORN'S & STEWART'S FIRST ADD.

Additional on page 2

Assessor's Tax Parcel ID#: P57262/3792-002-010-000



THIS MODIFICATION OF DEED OF TRUST dated November 10, 2022, is made and executed between COREY JOYCE, AS HIS SEPARATE ESTATE, whose address is 3405 K AVE, ANACORTES, WA 98221 ("Grantor") and PEOPLES BANK, whose address is BALLARD OFFICE, 5600 24TH AVENUE NW, SEATTLE, WA 98107 ("Lender").

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

Loan No: 5053601-201

Page 2

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated December 28, 2020 (the "Deed of Trust") which has been recorded in SKAGIT County, State of Washington, as follows:

A DEED OF TRUST DATED DECEMBER 28, 2020 AND RECORDED ON DECEMBER 31, 2020 UNDER AUDITOR'S FILE NO. 202012310065 RECORDS OF SKAGIT COUNTY, WASHINGTON.

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

Lots 9 and 10, block 2, "HAGADORN'S & STEWART'S FIRST ADDITION TO THE CITY OF ANACORTES, WASHINGTON", as per plat recorded in Volume 1 of Plats, page 37, records of Skagit County, Washington.

The Real Property or its address is commonly known as 3405 K AVENUE, ANACORTES, WA 98221. The Real Property tax identification number is P57262/3792-002-010-000.

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

THE WORD "NOTE" MEANS THE PROMISSORY NOTE DATED NOVEMBER 10, 2022 IN THE ORIGINAL PRINCIPAL BALANCE OF \$963,103.38 FROM GRANTOR TO LENDER, TOGETHER WITH ALL RENEWALS OF, EXTENSIONS OF, MODIFICATIONS OF, REFINANCING OF, CONSOLIDATIONS OF, AND SUBSTITUTIONS FOR THE PROMISSORY NOTE OR AGREEMENT.

THE WORD "BORROWER" MEANS CORY JOYCE AND SAN JUAN MARINE FREIGHT & SERVICES INC AND INCLUDES ALL CO-SIGNERS AND CO-MAKERS SIGNING THE NOTE AND ALL THEIR SUCCESSORS AND ASSIGNS.

THIS NOTE AMENDS, RESTATES AND REFINANCES IN ITS ENTIRETY THE PROMISSORY NOTE DATED DECEMBER 28, 2020, BY BORROWER COREY JOYCE IN THE ORIGINAL AMOUNT OF \$1,058,000.00, UNDER PEOPLES BANK LOAN NUMBER 5049584-2021.

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 endorser 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 NOVEMBER 10, 2022.

GRANTOR:

X 
COREY JOYCE

LENDER:

PEOPLES BANK

X 
Authorized Officer

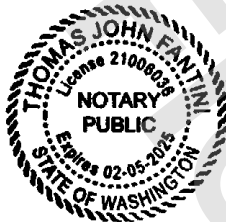
Loan No: 5053601-201
MODIFICATION OF DEED OF TRUST
(Continued)

Page 3

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Skagit)
) SS
COUNTY OF WA)

This record was acknowledged before me on 11-15-22, 2022 by COREY JOYCE.



(Signature of notary public)

Thomas J Fantini
(Title of office)

My commission expires:

02-05-2025
(date)

LENDER ACKNOWLEDGMENT

STATE OF Washington)
) SS
COUNTY OF King)

This record was acknowledged before me on November 15, 2022 by Bre H
Queney as loan officer of PEOPLES BANK.

(Signature of notary public)

PEOPLES BANK
(Title of office)

My commission expires:

12/26/2022
(date)

