

RETURN ADDRESS:

Banner Bank
North Sound Commercial
Banking Center
1600 Cornwall Avenue
Bellingham, WA 98225

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 200903040084

Additional on page ____

Grantor(s):

1. Janicki, John P.
2. Janicki, Katherine S.

**ACCOMMODATION RECORDING
CHICAGO TITLE
620053876**

Grantee(s)

1. Banner Bank

Legal Description: SW 12-34-4 and Lots 14 and 15, Sunset Add. to Clear Lake

Additional on page ____

Assessor's Tax Parcel ID#: 340412-3-006-0000 (P24615); 4027-000-014-0005 (P69915);
4027-000-014-0100 (P112641)

THIS MODIFICATION OF DEED OF TRUST dated March 15, 2023, is made and executed between John P. Janicki and Katherine S. Janicki, husband and wife; whose address is 13563 Teak Lane, Mount Vernon, WA 98273-8558 ("Grantor") and Banner Bank, whose address is North Sound Commercial Banking Center, 1600 Cornwall Avenue, Bellingham, WA 98225 ("Lender").

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

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated February 8, 2009 (the "Deed of Trust") which has been recorded in Skagit County, State of Washington, as follows:

Recorded on **March 4, 2009** under Recording Number **200903040084**, records of Skagit County, State of Washington.

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

See Exhibit "A", which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 13563 Teak Lane, Mount Vernon, WA 98273-8558. The Real Property tax identification number is 340412-3-006-0000 (P24615); 4027-000-014-0005 (P69915); 4027-000-014-0100 (P112641).

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

The Deed of Trust secures a Promissory Note dated **March 15, 2023** between Borrower and Lender in the amount of **\$1,500,000.00**, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the Note or Credit.

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 MARCH 15, 2023.

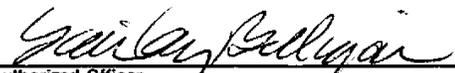
GRANTOR:

X 
John P. Janicki

X 
Katherine S. Janicki

LENDER:

BANNER BANK

X 
Authorized Officer

MODIFICATION OF DEED OF TRUST
(Continued)

Page 3

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington)
) SS
COUNTY OF Whatcom)

This record was acknowledged before me on March 23, 2023 by John P. Janicki.



Lori Kay Bellinger
(Signature of notary public)

Notary Public
(Title of office)

My commission expires:
Nov. 1, 2025
(date)

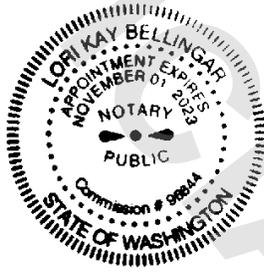
**MODIFICATION OF DEED OF TRUST
(Continued)**

Page 4

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington)
) SS
COUNTY OF Whatcom)

This record was acknowledged before me on March 23, 2023 by Katherine S. Janicki.



Lori Kay Bellinger
(Signature of notary public)

Notary Public
(Title of office)

My commission expires:
Nov. 1, 2023
(date)

MODIFICATION OF DEED OF TRUST
(Continued)

LENDER ACKNOWLEDGMENT

STATE OF Washington)
) SS
COUNTY OF Whatcom)
This record was acknowledged before me on March 17, 2023 by Lori
Bellingham as Vice President of Banner Bank.



Traci Matyas
(Signature of notary public) Traci Matyas
Notary Public
(Title of office) Residing at
Bellingham
My commission expires: 6-12-24
(date)

EXHIBIT "A"

PARCEL A:

The West Half of the Northwest Quarter of the Southwest Quarter of Section 12, Township 34 North, Range 4 East of the Willamette Meridian;

EXCEPT that portion described as follows:

Beginning at the Southwest corner of said Northwest Quarter of the Southwest Quarter;
Thence East a distance of 100 feet;
Thence North parallel with the section line 261 feet;
Thence West a distance of 100 feet, more or less, to said section line;
Thence South, along said section line, to the point of beginning.

Situated in Skagit County, Washington.

PARCEL B:

The East 603 feet of the North 30 feet of that portion of the Southwest Quarter of the Southwest Quarter of Section 12, Township 34 North, Range 4 East of the Willamette Meridian, lying West of the State Highway;

EXCEPT that portion thereof lying Easterly of the West line of the East Half of the Northwest Quarter of the Southwest Quarter of said Section 12 produced Southerly.

Situated in Skagit County, Washington.

PARCEL C:

The South 55 feet, as measured along the West line of the following described tract:

That portion of Lots 14 and 15, PLAT OF SUNSET ADDITION TO CLEAR LAKE, SKAGIT COUNTY, WASH., according to the plat thereof, recorded in Volume 4 of Plats, page 38, records of Skagit County, Washington, lying West of the following described line:

Beginning at a point on the South line of said Lot 15, a distance of 484.60 feet East of the Southwest corner of said Lot 15;
Thence Northerly to a point on the North line of said Lot 14, a distance of 457.88 feet East of the Northwest corner of said Lot 14 and the terminus of this line.

Situated in Skagit County, Washington.

Continued

2
3

EXHIBIT "A"
Page 2

PARCEL D:

That portion of Lots 14 and 15, PLAT OF SUNSET ADDITION TO CLEAR LAKE, SKAGIT COUNTY, WASH., according to the plat thereof, recorded in Volume 4 of Plats, page 38, records of Skagit County, Washington, lying West of the following described line:

Beginning at a point on the South line of said Lot 15, a distance of 484.60 feet East of the Southwest corner of said Lot 15;
Thence Northerly to a point on the North line of said Lot 14, a distance of 457.88 feet of the Northwest corner of said Lot 14, and the termination of this line;

EXCEPT the South 55 feet thereof.

Situated in Skagit County, Washington.

PARCEL E:

An easement for road and utility purposes, over and across the following:

The West 40 feet of Lots 12 and 13, PLAT OF SUNSET ADDITION TO CLEAR LAKE, according to the plat thereof recorded in Volume 4 of Plats, page 38, records of Skagit County, Washington.

Situated in Skagit County, Washington.

- END OF EXHIBIT "A" -