

WHEN RECORDED RETURN TO:

Puget Sound Refinery Federal Credit Union
12275 Bartholomew Rd.
Anacortes, WA 98221

This Space Provided for Recorder's Use

TRUST DEED MODIFICATION AGREEMENT

Grantor(s): Kerry Hayes and Kristy Hayes, a married couple

Grantee: Puget Sound Refinery Federal Credit Union (Beneficiary)

Legal Description: TR. 4, SURVEY FOR BAYVIEW FARMS, BEING A PTN. NW 1/4, SEC. 35-36-3E, W.M.

Assessor's Property Tax Parcel or Account No.: P48203 / 360324-3-015-0103

On or about 02/02/2022, Grantor(s) executed and delivered to Grantee (also referred to as "Lender") a Deed of Trust encumbering the real property described above.

Reference AF# 202202090074

This Deed of Trust was recorded on 02/09/2022 at 3:22pm in the records of Skagit County, State of WA. The Deed of Trust secures a Promissory Note and/or Loan Agreement ("Loan Agreement") in the original principal amount of \$100,000.00. The current principal balance owing on the Loan Agreement is \$0.00.

MODIFICATION. Grantor(s) and Lender hereby modify the Loan Agreement and Deed of Trust as follows:

- Principal Balance Decrease.** The principal amount is decreased to \$ 50,000.00.
- Extension.** The maturity date is changed to .
- Other.** Removal of Kerry Hayes, Deceased 02/22/2024.

CONTINUING VALIDITY. Except as modified above, the terms of the original Deed of Trust and Loan Agreement 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 and the Loan Agreement as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the Loan Agreement. It is the intention of Lender to retain as liable all parties to the Deed of Trust and all parties, makers, and endorers to the Loan Agreement, 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.

DATED this 20th of June, 2024.

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION AGREEMENT AND AGREES TO ITS TERMS.

GRANTOR(S):

Kristy Hayes

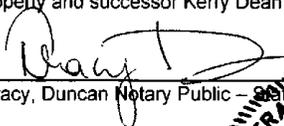
GRANTEE: PUGET SOUND REFINERY FEDERAL CREDIT UNION

By: *Carrie Sellett*

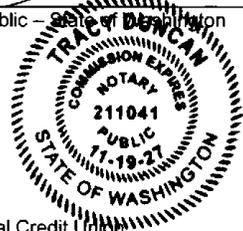
Title: CEO

STATE OF WASHINGTON)
County of Skagit) ss.

This record was acknowledged before me on June 20, 2024, by
Kristy D Hayes as owner of the aforementioned property and successor Kerry Dean Hayes' estate.

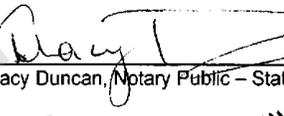


Tracy, Duncan Notary Public – State of Washington



STATE OF WASHINGTON)
County of Skagit) ss.

This record was acknowledged before me on June 20, 2024, by
Darene Follett as CEO and representative of Puget Sound Refinery Federal Credit Union.



Tracy Duncan, Notary Public – State of Washington

