

RETURN ADDRESS:  
CHAMBERS BANK  
Main Branch  
901 Main Street  
Danville, AR 72833

---

**MODIFICATION OF DEED OF TRUST**

Reference # (if applicable): 201810190047

Additional on page \_\_\_\_

Grantor(s):

1. Ant Savings Corp
2. Garapati, Abhiram Chowdary
3. Garapati, Rekha D

Grantee(s)

1. CHAMBERS BANK

Legal Description: Lot 14, Block 2, "Woolley, the Hub of Skagit County"

Additional on page \_\_\_\_

Assessor's Tax Parcel ID#: P77458

THIS MODIFICATION OF DEED OF TRUST dated June 4, 2024, is made and executed between Ant Savings Corp, a Florida Limited Liability Company, whose address is 3844 Hartwood Lane, Jacksonville, FL 32216-1484 along with Abhiram Chowdary Garapati and Rekha D Garapati, husband and wife, whose address is 201 Dawn River Cv, Austin, TX 78732-1988 ("Grantor") and CHAMBERS BANK, whose address is Van Buren Branch, P O Box 7687, Van Buren, AR 72956 ("Lender").

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

Loan No: 92172

Page 2

**DEED OF TRUST.** Lender and Grantor have entered into a Deed of Trust dated October 4, 2018 (the "Deed of Trust") which has been recorded in Skagit County, State of Washington, as follows:

**Volume Number 21810190047.**

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

Lot 14, Block 2, "Wooley, the Hub of Skagit County", as per plat recorded in Volume 2 of Plats, page 92, records of Skagit County, Washington; Situated in Skagit County, Washington

The Real Property or its address is commonly known as 118 Ferry Street, Sedro Woolley, WA 98284.

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

The Promissory Note with an Original Principal balance of \$222,837.56 is being extended and renewed with a current principal balance of \$185,030.46.

**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 hereby ratifies and affirms that Grantor's liability shall continue in full force and effect through and including the Note's now extended maturity date and that Grantor has no defenses, setoffs, or other claims against Lender arising out of this credit facility. If it is determined that any other person or entity other than Lender shall have a lien, encumbrance, or claim of any type which has a legal priority over any term of this Modification, the original terms of the Note and Deed of Trust shall be severable from this Modification and separately enforceable from the terms thereof as modified hereby in accordance with their original terms, and Lender shall maintain all legal or equitable priorities which were in existence before the date of execution of this Modification. It is understood by and is the intention of the parties hereto that any legal or equitable priorities of Lender over any party which were in existence before the date of execution of this Modification shall remain in effect after the execution of this Modification.

**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 JUNE 4, 2024.**

**GRANTOR:**

ANT SAVINGS CORP

By: Abhiram  
Abhiram Chowdary Garapati, President of Ant Savings Corp

X Abhiram  
Abhiram Chowdary Garapati

X Rekha D  
Rekha D Garapati

Loan No: 92172

MODIFICATION OF DEED OF TRUST  
(Continued)

Page 4

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Texas )  
 ) SS  
COUNTY OF Tarrant )

This record was acknowledged before me on June 13<sup>th</sup>, 2024 by Abhiram Chowdary Garapati and Rekha D Garapati.



[Signature]

(Signature of notary public)

Notary Public

(Title of office)

My commission expires: 08/31/26

(date)

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

Loan No: 92172

Page 3

LENDER:

CHAMBERS BANK

*Darrel Peters*

Darrel Peters, West Region Chief Lending Officer

**CORPORATE ACKNOWLEDGMENT**

STATE OF Texas

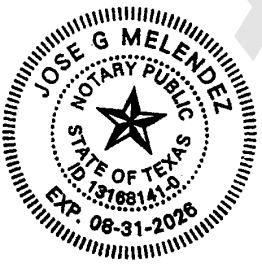
)  
) SS  
)

COUNTY OF Texas

This record was acknowledged before me on June 13<sup>th</sup>, 2024 by Abhiram Chowdary Garapati, President of Ant Savings Corp.

*[Signature]*

(Signature of notary public)



Public Notary

(Title of office)

My commission expires: 8/31/26

(date)

Loan No: 92172

MODIFICATION OF DEED OF TRUST  
(Continued)

Page 5

LENDER ACKNOWLEDGMENT

STATE OF Arkansas )  
 ) SS  
COUNTY OF Crawford )

This record was acknowledged before me on June 17<sup>th</sup>, 2024 by Darrel Peters as West Region Chief Lending Officer of CHAMBERS BANK.

Jessica A Phillips  
(Signature of notary public)

**JESSICA A. PHILLIPS**  
Notary Public - Arkansas  
Crawford County  
Commission # 12369233  
My Commission Exp. 1/20/2029

Notary Public  
(Title of office)

My commission expires:  
01-20-2029  
(date)