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MODIFICATION OF DEED OF TRUST

Reference # (if applicable): XXXXX980-1

Additional on page ____

Grantor(s):

1. Samish River Properties, LLC

Grantee(s)

1. Umpqua Bank

Abbreviated Legal Description: Lots 5, 6 and 7, Block 1, "EDISON HALLER'S ADDITIONS," (2nd Addition) as per plat recorded in Volume 2 of Plats, page 87, records of Skagit County, Washington. Situate in the County of Skagit, State of Washington.

Additional on last page of document

Assessor's Tax Parcel ID Number. 4099-001-007-0005, P72947

THIS MODIFICATION OF DEED OF TRUST ("Modification") dated October 15, 2024, is made and executed between Samish River Properties, LLC, a Washington limited liability company ("Grantor") and Umpqua Bank, whose address is PO Box 1580, Roseburg, OR 97470 ("Lender").

DEED OF TRUST. Grantor granted a Deed of Trust dated December 6, 2013 in favor of Lender which was recorded on December 19, 2013 as Instrument No. 201312190027 in the official records of Skagit County, Washington (as it may have been previously amended, the "Deed of Trust"). The current loan obligation may have been previously modified and all prior modifications, if any, are hereby acknowledged, ratified, and confirmed.

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 5742 Gilkey Avenue, Bow, Washington 98232.

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

The paragraph that defines "Property" is amended by adding the following to the end thereof:

**MODIFICATION OF DEED OF TRUST
(Continued)****Page 2 of 4**

Notwithstanding anything herein to the contrary, should the Property be located in an area designated by the Administrator of the Federal Emergency Management Agency as a special flood hazard area, any tangible personal property included in Property is limited to only those items specifically covered (currently or hereafter) by Coverage A of the standard flood insurance policy issued in accordance with the National Flood Insurance Program or under equivalent coverage similarly issued by a private insurer to satisfy the National Flood Insurance Act (as amended).

The **INDEBTEDNESS** section is amended and restated in its entirety to read as follows:

INDEBTEDNESS. This Security Instrument secures the principal amount shown above as may be evidenced by a promissory note or notes of even, prior or subsequent date hereto, including future advances, together with any interest or charges provided in or arising out of such indebtedness, as well as the agreements and covenants of this Security Instrument and all Related Documents (hereinafter all referred to as the "Indebtedness").

The **CROSS COLLATERALIZATION** section is deleted in its entirety.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the 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.

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

GRANTOR:

SAMISH RIVER PROPERTIES, LLC

By: 

Authorized Signer

LENDER:

UMPQUA BANK

By: 

Authorized Officer

MODIFICATION OF DEED OF TRUST
(Continued)

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REPRESENTATIVE ACKNOWLEDGMENT

State of Washington

County of Skagit

This record was acknowledged before me on 1-3-2025, ~~2024~~ by
Wesley Smith as Member of Samish River Properties,
LLC.



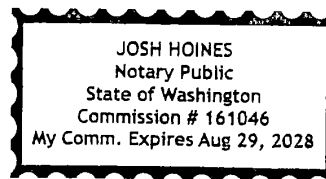
(Signature of notary public)

Notary Public

(Title of office)

My commission expires: 8-29-2028

(date)



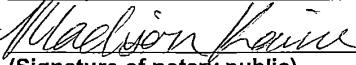
(Stamp)

LENDER ACKNOWLEDGMENT

State of Washington

County of Skagit

This record was acknowledged before me on Dec January 3, 2025, ~~2024~~ by
Josh Hoines as Branch Manager of Umpqua Bank.



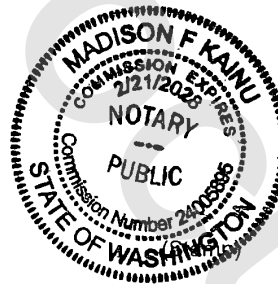
(Signature of notary public)

Notary Public

(Title of office)

My commission expires: 2/21/28

(date)



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

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Exhibit "A"

Lots 5, 6 and 7, Block 1, "EDISON HALLER'S ADDITIONS," (2nd Addition) as per plat recorded in Volume 2 of Plats, page 87, records of Skagit County, Washington.

Situate in the County of Skagit, State of Washington.