

RETURN ADDRESS:

Banner Bank
Consumer Loan Servicing
P.O. Box 1391
Walla Walla, WA
99362-2181

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 201504210012

Additional on page ____

Grantor(s):

1. Chiera, Renato

Grantee(s)

1. Banner Bank

Legal Description: UNIT 308, BUILDING 1, "THE RIDGE AT MADDOX CREEK, A
CONDOMINIUM, PHASE 1

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Assessor's Tax Parcel ID#: P120848

THIS MODIFICATION OF DEED OF TRUST dated May 6, 2025, is made and executed between Renato Chiera, an unmarried man, whose address is 1416 Lindsay Loop Unit 308, Mount Vernon, WA 98274-9149 ("Grantor") and Banner Bank, whose address is Burlington Branch, 301 E. Fairhaven Avenue, Burlington, WA 98233 ("Lender").

**MODIFICATION OF DEED OF TRUST
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DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated April 16, 2015 (the "Deed of Trust") which has been recorded in Skagit County, State of Washington, as follows:

Deed of Trust dated April 16, 2015 recorded April 21, 2015 recording number 201504210012 In Skagit County Washington.

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

As said in Deed of Trust

The Real Property or its address is commonly known as 1416 Lindsay Loop Unit 308, Mount Vernon, WA 98274. The Real Property tax identification number is P120848.

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

Renew funds.

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 MAY 6, 2025.

GRANTOR:

x 
Renato Chiera

LENDER:

BANNER BANK

x 
Authorized Officer

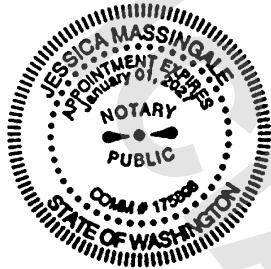
**MODIFICATION OF DEED OF TRUST
(Continued)**

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington)
COUNTY OF Stagit) SS
)

This record was acknowledged before me on May 16, 2025 by Renato Chiera.



Jessica Massingale
(Signature of notary public)

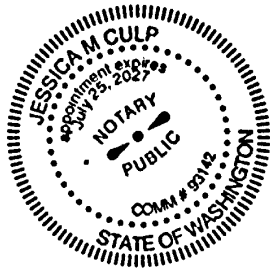
Personal Banker
(Title of office)

My commission expires: Jan 1, 2027
(date)

LENDER ACKNOWLEDGMENT

STATE OF Washington)
COUNTY OF Stagit) SS
)

This record was acknowledged before me on May 16th, 2025 by Jessica
Massingale as Personal Banker of Banner Bank.



Jessica Culp
(Signature of notary public)

Notary Public
(Title of office)

My commission expires: 7-25-27
(date)

**MODIFICATION OF DEED OF TRUST
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