

RETURN ADDRESS:

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

2152018-LT

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 2068469WA **AFN 202202080029**

Additional on page ____

Grantor(s):

1. Wyatt, Riley B

Grantee(s)

1. Banner Bank

Legal Description: Brief Legal: LOT C & PTN LOT D, REVISED SP 47-80 AF #8304070019
(PTN NE 1/4 SE 1/4, 11-34-1 E W.M)

Additional on page 2

Assessor's Tax Parcel ID#: Parcel ID/Sidwell Number: 340111-4-001-0403, P19185,
340111-4-010-0303, P19209

THIS MODIFICATION OF DEED OF TRUST dated June 24, 2025, is made and executed between Riley B Wyatt, an unmarried person, whose address is 4815 Sharpe Rd, Anacortes, WA 98221 ("Grantor") and Banner Bank, whose address is Anacortes Branch, 1400 Commercial Avenue, Anacortes, WA 98221 ("Lender").

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

Page 2

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated January 31, 2022 (the "Deed of Trust") which has been recorded in Skagit County, State of Washington, as follows:

Recorded on February 8, 2022 under recording number 202202080029 in Skagit County, Washington State.

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

As in said Deed of Trust

The Real Property or its address is commonly known as 4815 Sharpe Rd, Anacortes, WA 98221. The Real Property tax identification number is Parcel ID/Sidwell Number: 340111-4-001-0403, P19185, 340111-4-010-0303, P19209.

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

Decrease Line of Credit limit from \$157,400.00 to \$120,000.00.

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 JUNE 24, 2025.

GRANTOR:

x 
Riley B Wyatt

LENDER:

BANNER BANK

x 
Authorized Officer

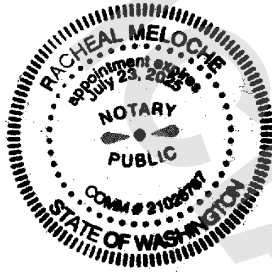
**MODIFICATION OF DEED OF TRUST
(Continued)**

Page 3

INDIVIDUAL ACKNOWLEDGMENT

STATE OF WA)
) SS
COUNTY OF Skagit)

This record was acknowledged before me on June 25, 20 25 by Riley B Wyatt.



Rachael Meloche
(Signature of notary public)

VP Branch Manager
(Title of office)

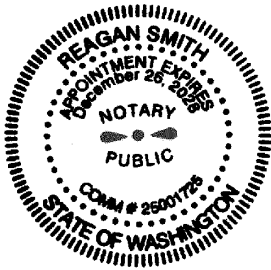
My commission expires:

6/25/25 7/23/25
(date)

LENDER ACKNOWLEDGMENT

STATE OF Washington)
) SS
COUNTY OF Skagit)

This record was acknowledged before me on June 25th, 20 25 by Rachael Meloche as Branch manager of Banner Bank.



Reagan Smith
(Signature of notary public)

Notary
(Title of office)

My commission expires:

December 26, 2028
(date)

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

Page 4

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EXHIBIT "A"**LEGAL DESCRIPTION**

Parcel Number: 340111-4-001-0403/P19185 & 340111-4-010-0303/P19209

PARCEL "A":

Lot "C" of Revised Short Plat No. 47-80, approved April 7, 1983, recorded April 7, 1983, in Book 6 of Short Plats, page 54, under Auditor's File No. 8304070019, records of Skagit County, Washington; and being a portion of the Northeast 1/4 of the Southeast 1/4 of Section 11, Township 34 North, Range 1 East, W.M., EXCEPT that portion lying within the North 370.87 feet of said Revised Short Plat.

TOGETHER WITH that portion of Lot "D" of said Revised Short Plat No. 47-80, lying South of the North 370.87 feet of said Revised Short Plat.

Situate in the County of Skagit, State of Washington.

PARCEL "B":

An easement for the placement, maintenance and use of a water line, including the rights of ingress and egress along said easement, which runs from the well described in Skagit County Building and Planning Department Permit No. W00-0006, located on Lot "D", to any future building located on Lot "C". Said easement includes water rights for use of aforementioned well as established in instrument recorded March 6, 2000, under Auditor's File No. 200003060082.

Situate in the County of Skagit, State of Washington.