

RETURN ADDRESS:

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

MODIFICATION OF DEED OF TRUST

Reference # (if applicable):

Additional on page ____

Grantor(s):

1. Johnston, Matthew N
2. Johnston, Jillian

Grantee(s)

1. Banner Bank

Legal Description: Brief Legal: LT 12 "PLAT OF SPINNAKER COVE DIV 2; AFN NO.
200505180106.

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Assessor's Tax Parcel ID#: Tax ID: 4859-000-012-0000

THIS MODIFICATION OF DEED OF TRUST dated July 17, 2025, is made and executed between Matthew N Johnston, a married individual who acquired title as an unmarried individual, with Jillian Johnston, spouse of Grantor, signing not as Grantor but solely to relinquish homestead rights, whose address is 1502 N 43rd Pl, Mount Vernon, WA 98273-8918 ("Grantor") and Banner Bank, whose address is Mt. Vernon Westside Branch, 1301 Memorial Highway, Mount Vernon, WA 98273 ("Lender").

Deed of Trust dated April 8 2020; Recorded on
April 22 2020; Instrument Number: 202004220013

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

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DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated April 8, 2020 (the "Deed of Trust") which has been recorded in Skagit County, State of Washington, as follows:

Recorded on April 22, 2020 in Skagit County, under recording number 202004220013.

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

LOT 12, "PLAT OF SPINNAKER COVE DIVISION 2," AS PER PLAT RECORDED ON MAY 18, 2005, UNDER AUDITOR'S FILE NO. 200505180106, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATE IN THE CITY OF MOUNT VERNON, COUNTY OF SKAGIT, STATE OF WASHINGTON.

The Real Property or its address is commonly known as 1502 N 43rd Pl, Mount Vernon, WA 98273. The Real Property tax identification number is Tax ID: 4859-000-012-0000.

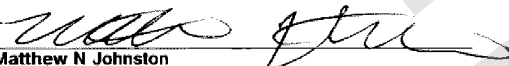
MODIFICATION. Lender and Grantor hereby modify the Deed of Trust as follows:

Increase Line of Credit limit from \$50,000.00 to \$400,000.00.

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 JULY 17, 2025.

GRANTOR:

X 
Matthew N Johnston

X 
Jillian Johnston

LENDER:

BANNER BANK

X 
Authorized Officer

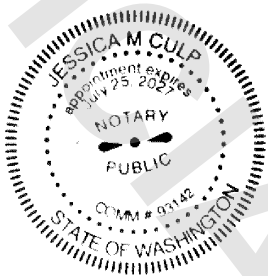
MODIFICATION OF DEED OF TRUST
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INDIVIDUAL ACKNOWLEDGMENT

STATE OF WA)
)
COUNTY OF Snohomish) SS
)

This record was acknowledged before me on July 17, 2025 by **Matthew N Johnston and Jillian Johnston**.



Jessica M Culp
(Signature of notary public)
Notary Public
(Title of office)
My commission expires: 7.25.27
(date)

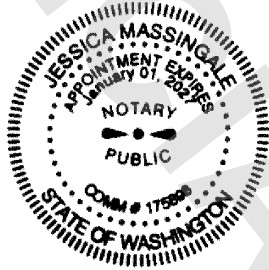
MODIFICATION OF DEED OF TRUST
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LENDER ACKNOWLEDGMENT

STATE OF Washington)
COUNTY OF Skagit) SS

This record was acknowledged before me on July 17, 20 25 by Jessica
Culp as Branch manager of Banner Bank.



Jessica Massingale
(Signature of notary public)

Personal Banker
(Title of office)

My commission expires:

Jan 1, 2027
(date)