

RETURN ADDRESS:

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

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 201811300108

Additional on page ____

Grantor(s):

1. Frank, Wesley S
2. Frank, Deborah J

Grantee(s)

1. Banner Bank

Legal Description: LOT 33, REPLAT OF EVERGREEN ACRES DIV. NO. 1

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Assessor's Tax Parcel ID#: P77668 // 4182-000-033-0003

THIS MODIFICATION OF DEED OF TRUST dated February 13, 2026, is made and executed between Wesley S. Frank and Deborah J. Frank, a married couple, as joint tenants with right of survivorship, whose address is 20379 Allston Ln, Burlington, WA 98233-3504 ("Grantor") and Banner Bank, whose address is Burlington Branch, 301 E. Fairhaven Avenue, Burlington, WA 98233 ("Lender").

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

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated November 29, 2018 (the "Deed of Trust") which has been recorded in Skagit County, State of Washington, as follows:

Deed of Trust dated November 29, 2018 recorded November 30, 2018 recording number 201811300108 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 20379 Aliston Ln, Burlington, WA 98233. The Real Property tax identification number is P77668 // 4182-000-033-0003.


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

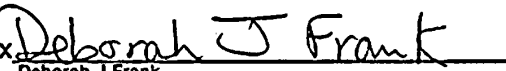
Increase in credit line limit to \$50,000.00.

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 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 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 FEBRUARY 13, 2026.

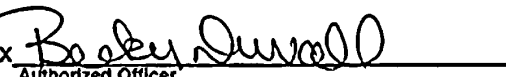
GRANTOR:

x 
Wesley S Frank

x 
Deborah J Frank

LENDER:

BANNER BANK

x 
Authorized Officer

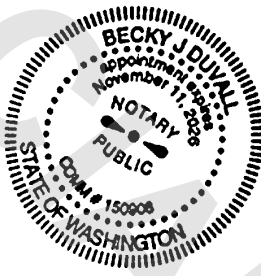
**MODIFICATION OF DEED OF TRUST
(Continued)**

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington)
) SS
COUNTY OF Snohomish)

This record was acknowledged before me on February 13, 2026 by Wesley S Frank and Deborah J Frank.



Becky J Duvall
(Signature of notary public)

Notary
(Title of office)

My commission expires: 11-11-2026
(date)

MODIFICATION OF DEED OF TRUST
(Continued)

LENDER ACKNOWLEDGMENT

STATE OF Washington)
) SS
COUNTY OF Skagit)

This record was acknowledged before me on February 13th, 2026 by Becky
Dwail as Loan officer of Banner Bank.

Misty D. Johnson
(Signature of notary public)

Notary Public
(Title of office)

My commission expires:
Aug 02, 2029
(date)

