

**RETURN ADDRESS:**

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

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**MODIFICATION OF DEED OF TRUST**

Reference # (if applicable): 201807130107

Additional on page \_\_\_\_

Grantor(s):

1. Last, Carol
2. Last, Douglas

Grantee(s)

1. Banner Bank

Legal Description: Brief Legal: PTN LOT 20, SHORE ACRES ADD. TO GUEMES ISLAND

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Assessor's Tax Parcel ID#: Tax ID: 3999-000-020-0102

**THIS MODIFICATION OF DEED OF TRUST dated March 12, 2026, is made and executed between Douglas Last and Carol Last, a married couple, whose address is 7147 Upland Dr, Anacortes, WA 98221-9081 ("Grantor") and Banner Bank, whose address is Anacortes Branch, 1400 Commercial Avenue, Anacortes, WA 98221 ("Lender").**

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

**DEED OF TRUST.** Lender and Grantor have entered into a Deed of Trust dated July 12, 2018 (the "Deed of Trust") which has been recorded in Skagit County, State of Washington, as follows:

**Recorded on July 13, 2018 in Skagit County, under recording number 201807130107.**

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

THE SOUTH 150 FEET OF LOT 20, "SHORE ACRES ADDITION TO GUEMES ISLAND," AS PER PLAT RECORDED IN VOLUME 7 OF PLATS, PAGES 90 AND 91, RECORDS OF SKAGIT COUNTY, WASHINGTON.

EXCEPT THE EASTERLY 80 FEET THEREOF.

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

The Real Property or its address is commonly known as 7147 Upland Dr, Anacortes, WA 98221. The Real Property tax identification number is Tax ID: 3999-000-020-0102.

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

**Increase Line of Credit limit from \$175,000.00 to \$250,000.00.**

**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 MARCH 12, 2026.**

**GRANTOR:**

x Carol Last  
Carol Last  
x Douglas Last  
Douglas Last

**LENDER:**

**BANNER BANK**

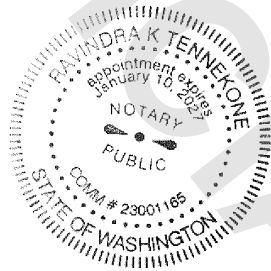
x Barbara H. Tenbrunsel  
Authorized Officer

MODIFICATION OF DEED OF TRUST  
(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF WA )  
 ) SS  
COUNTY OF Skasit )

This record was acknowledged before me on March 12<sup>th</sup>, 2026 by Carol Last and Douglas Last.



Ravindra M. Tennekone  
(Signature of notary public)

Notary Public  
(Title of office)

My commission expires:  
03/10/2027  
(date)

MODIFICATION OF DEED OF TRUST  
(Continued)

LENDER ACKNOWLEDGMENT

STATE OF WA )

) SS

COUNTY OF Skagit )

This record was acknowledged before me on march 12<sup>th</sup> 20 26 by Ravindra  
K Tennore as CEO of Banner Bank.

[Signature]  
(Signature of notary public)

Notary Public  
(Title of office)

My commission expires:  
march 20<sup>th</sup> 2029  
(date)

