

RETURN ADDRESS:

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

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 201606060105

Additional on page ____

Grantor(s):

1. Locken, Amity K
2. Locken, Jeffrey E

Grantee(s)

1. Banner Bank

Legal Description: Brief Legal: LOCKEN'S ADDITION LT 4

Additional on page 2

Assessor's Tax Parcel ID#: Tax ID: 4612-000-004-0003

THIS MODIFICATION OF DEED OF TRUST dated April 3, 2026, is made and executed between Jeffrey E. Locken and Amity K. Locken, husband and wife, whose address is 19510 State Route 534, Mount Vernon, WA 98274-8024 ("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 June 2, 2016 (the "Deed of Trust") which has been recorded in Skagit County, State of Washington, as follows:

Recorded June 6, 2016 in Skagit County, under recording number 201606060105.

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

LOT 4, LOCKEN'S ADDITION, ACCORDING TO THE PLAT THERE OF RECORDED IN VOLUME 15 OF PLATS, PAGES 114 AND 115, OF PLATS, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

The Real Property or its address is commonly known as 19510 State Route 534, Mount Vernon, WA 98274. The Real Property tax identification number is Tax ID: 4612-000-004-0003.

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

Line of Credit limit remains at \$100,000.00.

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 APRIL 3, 2026.

GRANTOR:

x Amity Locken
Amity K. Locken

x Jeffrey Locken
Jeffrey K. Locken

LENDER:

BANNER BANK

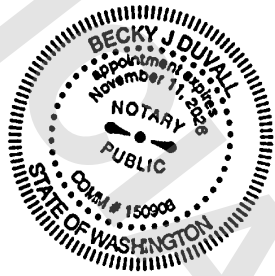
x Berkey Jewell
Authorized Officer

MODIFICATION OF DEED OF TRUST
(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington)
) SS
COUNTY OF Skagit)

This record was acknowledged before me on April 3, 2026 by Amity K Locken and Jeffrey E Locken.



Becky 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 April 3 20 26 by Becky
Duvall as Loan Officer of Banner Bank.



Misty D. Johnson
(Signature of notary public)

Notary Public
(Title of office)

My commission expires:
August 02, 2029
(date)