

**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): 202110260016

Additional on page \_\_\_\_

Grantor(s):

1. Schmidt, Matthew
2. Schmidt, Molly

Grantee(s)

1. Banner Bank

Legal Description: FIRST ADDITION LT 15-17 BLK 32

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Assessor's Tax Parcel ID#: 4150-032-017-0004

**THIS MODIFICATION OF DEED OF TRUST dated April 17, 2026, is made and executed between Matthew Schmidt and Molly Schmidt, a married couple, whose address is 318 Warner St, Sedro Woolley, WA 98284-1650 ("Grantor") and Banner Bank, whose address is Sedro-Woolley Branch, 300 Ferry Street, Sedro-Woolley, WA 98284 ("Lender").**

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

**DEED OF TRUST.** Lender and Grantor have entered into a Deed of Trust dated October 7, 2021 (the "Deed of Trust") which has been recorded in Skagit County, State of Washington, as follows:

Deed of Trust dated October 7, 2021 recorded October 26, 2021 recording number 202110260016 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 318 Warner St, Sedro Woolley, WA 98284. The Real Property tax identification number is 4150-032-017-0004.

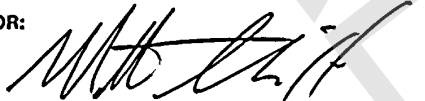
**MODIFICATION.** Lender and Grantor hereby modify the Deed of Trust as follows:

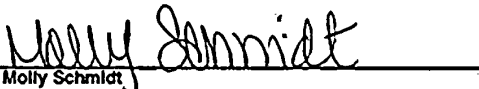
Increase in credit line limit to \$80,000.00.

**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 APRIL 17, 2026.**


**GRANTOR:**

X   
Matthew Schmidt

X   
Molly Schmidt

**LENDER:**

**BANNER BANK**

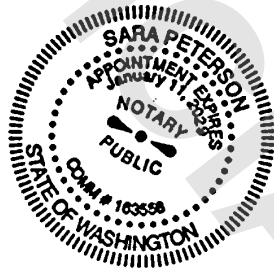
X   
Authorized Officer

MODIFICATION OF DEED OF TRUST  
(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington )  
 ) SS  
COUNTY OF Skagit )

This record was acknowledged before me on April 17, 2021 by Matthew Schmidt and Molly Schmidt.



Sara Peterson  
(Signature of notary public)

Notary  
(Title of office)

My commission expires:  
1-11-2029  
(date)

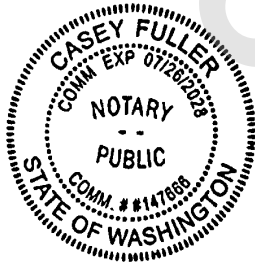
MODIFICATION OF DEED OF TRUST  
(Continued)

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LENDER ACKNOWLEDGMENT

STATE OF WA )  
 ) SS  
COUNTY OF Skagit )

This record was acknowledged before me on April 17<sup>th</sup> 2026 by Sara Peterson  
as loan officer of Banner Bank.



Casey Fuller  
(Signature of notary public)

Notary  
(Title of office)

My commission expires:  
7.26.28  
(date)