



201510230030

Skagit County Auditor \$75.00
10/23/2015 Page 1 of 3 10:16AM

When Recorded Return to: Loan Department, Twin River National Bank - Orchards, 3330 10th Street, Lewiston, ID 83501

MODIFICATION OF DEED OF TRUST

(With Future Advance Clause)

Grantor(s): M. Shannon O'Kelley and Tyra Malmborg-O'Kelley
Grantee(s): Twin River National Bank
Legal Description: Lot 3, Lake Cavanaugh Park
Assessor's Property Tax Parcel or Account Number: 3-940-000-003-0004
Reference Numbers Of Documents Assigned or Released:

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is October 9, 2015. The parties and their addresses are:

GRANTOR:

M. SHANNON O'KELLEY
630 Maulsby Lane
Everett, WA 98201

TYRA MALMBORG-O'KELLEY
630 Maulsby Lane
Everett, WA 98201

M. SHANNON OKELLEY and TYRA MALMBORG-OKELLEY, who acquired title as TYRA L. MALMBORG, and who also appears of record as TYRA OKELLEY, husband and wife

TRUSTEE:

LAND TITLE COMPANY OF SKAGIT COUNTY
a Washington Corporation
PO Box 445
Burlington, WA 98233

LENDER:

TWIN RIVER NATIONAL BANK
Organized and existing under the laws of the United States of America
3330 10th Street
Lewiston, ID 83501

1. BACKGROUND. Grantor and Lender entered into a security instrument dated June 13, 2014 and recorded on June 17, 2014 (Security Instrument). The Security Instrument was recorded in the records of Skagit County, Washington at #201406170025 and covered the following described Property:

Lot 3, "LAKE CAVANAUGH PARK" as per plat recorded in Volume 7 of Plats, pages 63 and 64, records of Skagit County, Washington.

Situated in Skagit County, Washington

The property is located in Skagit County at 35143 Lucky Lane, Mt. Vernon, Washington 98274.

M. Shannon O'Kelley
Washington Real Estate Modification
ID/4XXJHOUGH0000000009625059N



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2. MODIFICATION. For value received, Grantor and Lender agree to modify the Security Instrument as provided for in this Modification.

The Security Instrument is modified as follows:

A. Secured Debt. The secured debt provision of the Security Instrument is modified to read:

(1) Secured Debts and Future Advances. The term "Secured Debts" includes and this Security Instrument will secure each of the following:

(a) Specific Debts. The following debts and all extensions, renewals, refinancings, modifications and replacements. A promissory note or other agreement, No. 100051308, dated October 9, 2015, from Grantor to Lender, with a loan amount of \$550,000.00 and maturing on November 1, 2035.

(b) Future Advances. All future advances from Lender to Grantor under the Specific Debts executed by Grantor in favor of Lender after this Security Instrument. If more than one person signs this Security Instrument, each agrees that this Security Instrument will secure all future advances that are given to Grantor either individually or with others who may not sign this Security Instrument. All future advances are secured by this Security Instrument even though all or part may not yet be advanced. All future advances are secured as if made on the date of this Security Instrument. Nothing in this Security Instrument shall constitute a commitment to make additional or future advances in any amount. Any such commitment must be agreed to in a separate writing.

(c) Sums Advanced. All sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

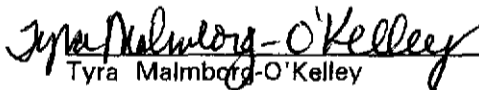
3. WARRANTY OF TITLE. Grantor warrants that Grantor continues to be lawfully seized of the estate conveyed by the Security Instrument and has the right to irrevocably grant, convey and sell the Property to Trustee, in trust, with power of sale. Grantor also warrants that the Property is unencumbered, except for encumbrances of record.

4. CONTINUATION OF TERMS. Except as specifically amended in this Modification, all of the terms of the Security Instrument shall remain in full force and effect.

SIGNATURES. By signing under seal, Grantor agrees to the terms and covenants contained in this Modification. Grantor also acknowledges receipt of a copy of this Modification.

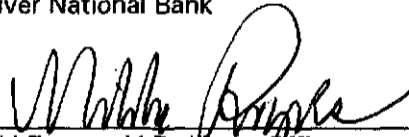
GRANTOR:

 (Seal)
M. Shannon O'Kelley

 (Seal)
Tyra Malmberg-O'Kelley

LENDER:

Twin River National Bank

By  (Seal)
Nikki Rogers, V.P. / Loan Officer



ACKNOWLEDGMENT.

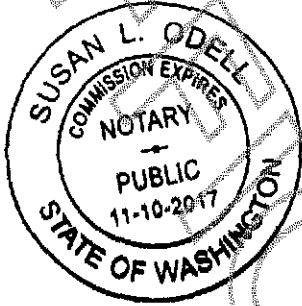
16th OF October, 2015 OF _____ ss.

I certify that I know or have satisfactory evidence that M. Shannon O'Kelley , and Tyra Malmberg-O'Kelley , is/are the person(s) who appeared before me, and said person(s) acknowledged that he/she/they signed this instrument and acknowledged it to be a free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 10-16-15

Susan L. Odell
(Notary Public in and for the State of
Washington, residing at) Everett
My Com Expires 11-10-17

My appointment expires: 11-10-17



(Lender Acknowledgment)

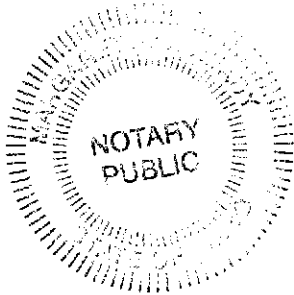
16th OF October, 2015 OF _____ ss.

I certify that I know or have satisfactory evidence that Nikki Rogers, is/are the person(s) who appeared before me, and said person(s) acknowledged that he/she/they signed this instrument, on oath stated that he/she/they was/were authorized to execute the instrument and acknowledged it as the V.P. / Loan Officer of Twin River National Bank to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 10-16-15

[Signature]
(Notary Public in and for the State of
Idaho, Washington, residing at)

My appointment expires: 6-27-2020



Loan origination organization Twin River National Bank
NMLS ID 680539
Loan originator Nikki Rogers
NMLS ID 787235



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