

AFTER RECORDING RETURN TO:  
Consumer Loan Servicing  
P.O. Box 1391  
Walla Walla, WA  
99362-2181

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(Space Above This Line For Recording Data)

NMLS COMPANY IDENTIFIER: 439266  
NMLS ORIGINATOR IDENTIFIER: 975452

### MODIFICATION AGREEMENT - DEED OF TRUST

**THIS MODIFICATION AGREEMENT ("Agreement")** is made this 8th day of September, 2022, between Martha Bruns, whose address is 710 Cascade Palms Court, Sedro Woolley, WA 98284 ("Grantor"), and Banner Bank - Sedro Woolley Branch whose address is 300 Ferry Street, Sedro-Woolley, Washington 98284 ("Lender"). Banner Bank - Sedro Woolley Branch and Grantor entered into a Deed of Trust dated August 5, 2019 and recorded on August 20, 2019, in Book 201908200002, Page 1, records of County of Skagit, State of Washington ("Deed of Trust"). The Deed of Trust covers the following described real property:

Address: 710 Cascade Palms Ct, Sedro Woolley, Washington 98284-4383  
Legal Description: As said in Deed of Trust

Brief Legal: UNIT 710, CASCADE PALMS CONDOMINIUM - EAST 1/2 OF PHASE 3  
Parcel ID/Sidwell Number: 4903-000-710-0000, P119781  
Property Size: 1 acres.

It is the express intent of the Grantor and Lender to modify the terms and provisions set forth in the Deed of Trust. Grantor and Lender hereby agree to modify the Deed of Trust as follows:

- Increase in credit line limit to \$105,000.00..

Grantor and Lender agree that the Deed of Trust including such changes, modifications, and amendments as set forth herein, shall remain in full force and effect with respect to each and every term and condition thereof and nothing herein contained shall in any manner affect the lien of the Deed of Trust on the Property. Nothing contained herein shall in any way impair the Deed of Trust or the security now held for the indebtedness thereunder, or alter, waive, annul, vary, or affect any provision, term, condition, or covenant therein, except as herein provided, nor affect or impair any rights, powers, privileges, duties, or remedies under the Deed of Trust it being the intent of Grantor and Lender that the terms and provisions thereof shall continue in full force and effect, except as specifically modified herein. Nothing in this Agreement shall constitute a satisfaction of the promissory note or notes, or other credit agreement or agreements secured by the Deed of Trust.

Lender's consent to this Agreement does not waive Lender's right to require strict performance of the Deed of Trust modified above, nor obligate Lender to make any future modifications. Any guarantor or cosigner shall not be released by virtue of this Agreement.

If any Grantor who signed the original Deed of Trust does not sign this Agreement, then all Grantors signing below acknowledge that this Agreement is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Agreement 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.

This Agreement shall be binding upon the heirs, successors, and assigns with respect to parties hereto. Whenever used, the singular shall include the plural, the plural, the singular, and the use of any gender shall be applicable to all genders.

**ORAL AGREEMENTS DISCLAIMER.** This Agreement represents the final agreement between the parties and may not be contradicted by evidence of prior, contemporaneous, or subsequent oral agreements of the parties. There are no unwritten oral agreements between the parties.

By signing below, Grantor and Lender acknowledge that they have read all the provisions contained in this Agreement, and that they accept and agree to its terms.

Martha J. Bruns 9-8-22  
Martha J Bruns Date

**INDIVIDUAL ACKNOWLEDGMENT**

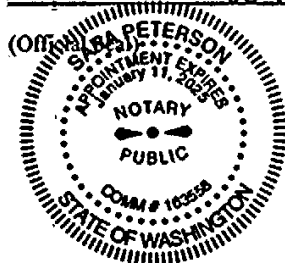
STATE OF WASHINGTON )  
COUNTY OF Snohomish )

On this day personally appeared before me Martha J Bruns, to me known to be the individual described in and who executed the foregoing instrument, and acknowledged that he/she signed the same as his/her free voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this 8th day of September 2022

My commission expires: 11-11-2025  
Notary Public, in and for the state of Washington,  
residing at

Sara Peterson  
Notary Public

Sedro Woolley  
WA 98284



**LENDER:** Banner Bank - Sedro Woolley Branch

Sara Peterson 9-8-2022  
By: Sara Peterson Date  
Its: Personal Banker

BUSINESS ACKNOWLEDGMENT

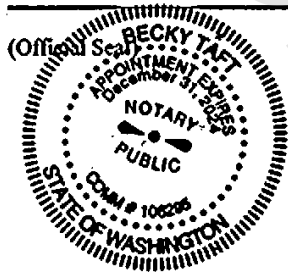
STATE OF WASHINGTON )  
COUNTY OF Skagit )

On this the 9-8-2022, before me, Becky Taff, a Notary Public, personally appeared Sara Peterson, Personal Banker on behalf of Banner Bank - Sedro Woolley Branch, a(n) Washington-Chartered Commercial Bank, to me personally known or who having proved to me on the basis of satisfactory evidence to be the person whose name is subscribed within this instrument and who acknowledged that he/she holds the position set forth and that he/she being authorized to do so, executed the foregoing instrument for the purposes therein contained, by signing the name of the Lender by himself/herself as Personal Banker of Banner Bank - Sedro Woolley Branch, and that the foregoing instrument is the voluntary act and deed of the Lender.

In witness whereof, I hereunto set my hand and, if applicable, official seal.

My commission expires: 12-31-2024  
Notary Public, in and for the state of Washington,  
residing at  
Sedro Woolley WA

Becky Taff  
Notary Public



THIS INSTRUMENT PREPARED BY:  
Consumer Loan Servicing  
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