

Return To:
HomeStreet Bank
Attn: Single Family Asset Management
601 Union Street, Suite 2000
Seattle, WA 98101

Assessor's Parcel or Account Number: 4821-000-060-0000
Abbreviated Legal Description: **LOT 60 NOOKACHAMP HILLS PUD PH. 11A**
MIN: 100272200004152232

Loan Number: 0000415223

MODIFICATION of DEED of TRUST

This Modification of Deed of Trust Agreement ("Agreement"), dated November 8, 2022, which is made by and between **Carrie Jo Schamens, who also appears of record as Carrie Jo Trevithick ("Grantor")**, **HOMESTREET BANK ("Lender")**, and Mortgage Electronic Registration Systems, Inc., as nominee for Lender, its successors and assigns ("**MERS**"), amends and supplements the Deed of Trust dated September 7, 2007 and recorded in Book or Liber , at page(s) , or under Auditor's File Number **200709140096**, records of King County, State of Washington, as may have been amended by any prior amendments or modifications thereto (the "**Security Instrument**"). The Security Instrument covers the real and personal property described in the Security Instrument and defined therein as the "**Premises**," located at **23745 Nookachamp Hill, Mount Vernon, WA, 98032**, the real property described being set forth as follows:

LOT 60, PLAT OF NOOKACHAMP HILLS PUD PHASE 11A," AS PER PLAT RECORDED ON SEPTEMBER 15, 2003, UNDER AUDITOR'S FILE NO. 200309150157, RECORDS OF SKAGIT COUNTY, WASHINGTON.
SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

On this date, Borrower (as defined in the Security Instrument) and Lender have entered into a Change in Terms Agreement amending the Balloon Note (as defined in the Security Instrument and hereafter referred to as the "Note"). In consideration of the mutual promises and agreements exchanged, the parties hereto agree that the Security Instrument is amended as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

The Maturity Date is hereby changed to October 1, 2037.

Except as expressly modified above, the Security Instrument remains unchanged and in full force and effect. Consent by Lender to this Agreement does not waive Lender's right to require strict performance of the Security Instrument as changed herein, nor obligate Lender to make any future modifications. Nothing in this Agreement shall be understood or construed to be a satisfaction, release, or waiver in whole or in part of any provision of the Note or Security Instrument. It is the intention of Lender to retain as liable all parties to the Security Instrument 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 Agreement. Except

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as otherwise expressly stated, terms not defined in this Agreement have the same meaning as defined in the Security Instrument, as amended hereby.

STATUTORY NOTICE: ORAL AGREEMENTS OR ORAL COMMITMENTS TO LOAN MONEY, EXTEND CREDIT OR TO FORBEAR FROM ENFORCING REPAYMENT OF A DEBT ARE NOT ENFORCEABLE UNDER WASHINGTON LAW.

THE UNDERSIGNED ACKNOWLEDGE HAVING READ ALL THE PROVISIONS OF THIS AGREEMENT AND EXPRESSLY AGREE TO THE TERMS HEREIN.

Grantor

Carrie Jo Schamens
Carrie Jo Schamens

STATE OF WA)
County of SKAGIT) SS:

I certify that I know or have satisfactory evidence that

Carrie Jo Schamens

is/are the individual(s) who appeared before me, and said Individual(s) acknowledged that he/she/they signed this instrument and acknowledged it to be his/her/their free and voluntary act for the uses and purposes mentioned in this instrument.

Given under my hand and seal this 28 day of Dec, 2022

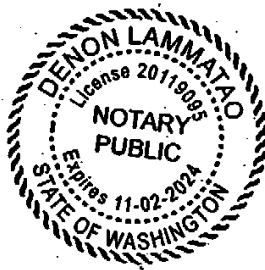
Denon Lammatao
Signature

Denon Lammatao
Printed Name of Notary

Notary Public in and for the State of WA

Residing at 1775 Burlington Blvd, Burlington WA

My appointment expires 1/02/2024



Lender Acknowledgement

HomeStreet Bank

By: Ruthie Smith
Ruthie Smith

Its: First Vice President

STATE OF Washington }
County of King } SS:

I certify that I know or have satisfactory evidence that

Ruthie Smith
(is/are the individual(s) who appeared before me, and said Individual(s) acknowledged that he/she/they signed this instrument, on oath stated that he/she/they (is/are) authorized to execute the instrument and acknowledged it as the
First Vice President of
HomeStreet Bank to be
the free and voluntary act of such party for the uses and purposes mentioned in this instrument.

Given under my hand and seal this 4th day of January, 2023

Kevin Wills

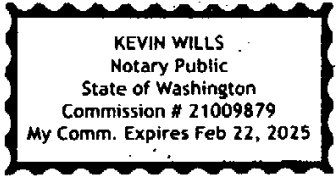
Signature

Kevin Wills
Printed Name of Notary

Notary Public in and for the State of Washington

Residing at Seattle

My appointment expires 02/22/2025



MERS Acknowledgement

Mortgage Electronic Registration Systems, Inc., a Delaware corporation and nominee for Lender

By: Adam Greenwood
Adam Greenwood

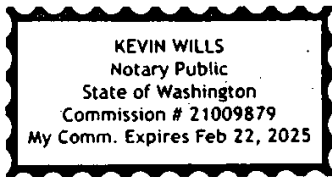
Its: Assistant Secretary

STATE OF Washington)
County of King) SS:

I certify that I know or have satisfactory evidence that

Adam Greenwood
~~is~~ are the individual(s) who appeared before me, and said Individual(s) acknowledged that ~~he~~ she/they signed this instrument, on oath stated that ~~he~~ she/they ~~is~~ are authorized to execute the instrument and acknowledged it as the Assistant Secretary of Mortgage Electronic Registration Systems, Inc. to be the free and voluntary act of such party for the uses and purposes mentioned in this instrument.

Given under my hand and seal this 4th day of January, 2023



Kevin Wills
Signature
Kevin Wills
Printed Name of Notary
Notary Public in and for the State of Washington
Residing at Seattle
My appointment expires 02/22/2025