

When Recorded Mail To:
**FIRST AMERICAN MORTGAGE
SOLUTIONS C/O NFTY
ATTN: MAIL STOP: 164-C
1795 INTERNATIONAL WAY
IDAHO FALLS, ID 83402**

[Space Above This Line For Recording Data]

DEED OF TRUST

MUHINJA
Loan #: 201683638062649
MIN: 101224870000040347
MERS Phone: 1-888-679-6377
PIN: 4135-023-017-0508

Grantor(s): **ANTHONY MUHINJA AND ESTHER NDUNGU, A MARRIED COUPLE**

Grantee(s): **LEAD BANK**

Trustee: **CHICAGO TITLE INSURANCE COMPANY, A NEBRASKA CORPORATION**

ABBR. LEGAL DESCRIPTION:

TRACT T, MONTBORNE HEIGHTS (REVISED) SURVEY AFN 9308180056, SKAGIT COUNTY, WA.

Full legal description located on page 1 or 2.

THIS DEED OF TRUST, dated **JULY 15, 2026**, is between **ANTHONY MUHINJA AND ESTHER NDUNGU, A MARRIED COUPLE** residing at **4722 NE 3RD PL, RENTON, WA 98059** **US**, the person or persons signing as "Grantor(s)" below and hereinafter referred to as "we" or "us" and **CHICAGO TITLE INSURANCE COMPANY, A NEBRASKA CORPORATION**, as trustee and hereinafter referred to as the "Trustee," with an address at **701 5TH AVENUE SUITE 1800, SEATTLE, WA 98104**, for the benefit of "Mortgage Electronic Registration Systems, Inc." ("MERS"), as nominee for **LEAD BANK**, its successors and assigns, (hereinafter "you" or "Lender"), with an address at P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS, referred to as the "Beneficiary." The Lender has an address of **1801 MAIN STREET, KANSAS CITY, MO 64108**.

You have appointed MERS as your nominee for this Loan (as hereafter described), and attached a MERS Rider to this Security Instrument, to be executed by us, which further describes the relationship between you and MERS, and which is incorporated into and amends and supplements this Deed of Trust.

PREMISES: In consideration of the loan hereinafter described, we hereby mortgage, grant and convey to the Trustee the Premises located at: **18034 MARIPOSA LN, MOUNT VERNON, SKAGIT, Washington 98274** (the "Premises") and further described as:

SITUATED IN THE COUNTY OF SKAGIT AND STATE OF WASHINGTON. PARCEL A: TRACT T OF THAT CERTAIN RECORD OF SURVEY ENTITLED, MONTBORNE HEIGHTS (REVISED), RECORDED AUGUST 18, 1993, IN VOLUME 14 OF SURVEYS, PAGES 165 AND 166, UNDER AUDITOR'S FILE NO. 9308180056, RECORDS OF SKAGIT COUNTY,

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WASHINGTON; AND BEING A PORTION OF LOTS 1 THROUGH 17, BLOCK 23; ALL OF BLOCK 24; LOTS 1 THROUGH 11, BLOCK 25; LOTS 1 THROUGH 18, BLOCK 26, AND ALL OF BLOCK 27, PLAT OF THE TOWN OF MONTBORNE, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 2 OF PLATS, PAGE 80, RECORDS OF SKAGIT COUNTY, WASHINGTON; TOGETHER WITH THOSE PORTIONS OF VACATED STREET AND ALLEY ADJACENT TO SAID LOTS AND BLOCKS WHICH HAVE REVERTED TO SAID PREMISES BY OPERATION OF LAW. PARCEL B: AN EASEMENT FOR INGRESS AND EGRESS OVER THOSE PORTIONS OF TRACTS Q THROUGH U DELINEATED AS "PRIVATE ROAD EASEMENT" ON THE FACE OF SAID SURVEY ENTITLED "MONTBORNE HEIGHTS (REVISED)". EXCEPTING THEREFROM, THOSE PORTIONS LYING WITHIN THE MAIN TRACT ABOVE PARCEL A. ABBREVIATED LEGAL: TRACT T, MONTBORNE HEIGHTS (REVISED) SURVEY AFN 9308180056, SKAGIT COUNTY, WA. BEING THE SAME PROPERTY CONVEYED TO ANTHONY MUHINJA AND ESTHER NDUNGU, A MARRIED COUPLE FROM GARRISON W. GREENWOOD AND LINDA C. GREENWOOD, A MARRIED COUPLE, DATED 04/22/2025, RECORDED 05/01/2025, DEED INSTRUMENT NO. 202505010088, COUNTY OF SKAGIT, STATE OF WASHINGTON.

The Premises includes all buildings and other improvements now or in the future on the Premises and all rights and interests which derive from our ownership, use or possession of the Premises and all appurtenances thereto, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all streets, lanes, alleys, passages, and ways; all easements, rights of way, all liberties, privileges, tenements, hereditaments, and appurtenances thereunto belonging or anywise made appurtenant hereafter, and the reversions and remainders with respect thereto. The Premises are not used principally for agricultural or farming purposes.

TERM: The maximum term of the Agreement is 40 years, including any renewals or extensions thereof.

LOAN: The Deed of Trust will secure your loan in the principal amount of \$278,960.00 or so much thereof as may be advanced and readvanced from time to time to **ANTHONY MUHINJA** and **ESTHER NDUNGU**, the Borrower(s) under the Home Equity Line of Credit Agreement and Disclosure Statement (the "Agreement") dated **JULY 15, 2026**, plus interest and costs, late charges and all other charges related to the loan, all of which sums are repayable according to the Agreement, which has a maturity date of **JULY 15, 2046** and which has an initial variable interest rate of **9.400%**. This Deed of Trust will also secure the performance of all of the promises and agreements made by us and each Borrower and Co-Signer in the Agreement, all of our promises and agreements in this Deed of Trust, any extensions, renewals, amendments, supplements and other modifications of the Agreement, and any amounts advanced by you under the terms of the section of this Deed of Trust entitled "Our Authority To You." Loans under the Agreement may be made, repaid and remade from time to time in accordance with the terms of the Agreement and subject to the Credit Limit set forth in the Agreement.

OWNERSHIP: We are the sole owner(s) of the Premises. We have the legal right to mortgage, grant and convey the Premises to the Trustee.

GRANTOR'S IMPORTANT OBLIGATIONS:

(a) PAYMENT AND PERFORMANCE: We will pay to you all amounts secured by this Deed of Trust as they become due, and shall strictly perform our obligations.

(b) TAXES: We will pay all real estate taxes, assessments, water charges and sewer rents relating to the Premises when they become due. We will not claim any credit on, or make deduction from, the loan

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under the Agreement because we pay these taxes and charges. We will provide you with proof of payment upon request.

(c) MAINTENANCE: We will maintain the building(s) on the Premises in good condition. We will not make major changes in the building(s) except for normal repairs. We will not tear down any of the building(s) on the Premises without first getting your consent. We will not conduct or permit any nuisance or waste on or to the Premises. We will not use the Premises illegally. If this Deed of Trust is on a unit in a condominium or a planned unit development, we shall perform all of our obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development and constituent documents.

(d) INSURANCE: We will keep the building(s) on the Premises insured at all times against loss by fire, flood and any other hazards you may specify. We may choose the insurance company, but our choice is subject to your reasonable approval. The policies must be for at least the amounts and the time periods that you specify. We will deliver to you upon your request the policies or other proof of the insurance. The policies must name you as "mortgagee" and "loss-payee" so that you will receive payment on all insurance claims, to the extent of your interest under this Deed of Trust, before we do. The insurance policies must also provide that you be given not less than 10 days prior written notice of any cancellation or reduction in coverage, for any reason. Upon request, we shall deliver the policies, certificates or other evidence of insurance to you. In the event of loss or damage to the Premises, we will immediately notify you in writing and file a proof of loss with the insurer. You may file a proof of loss on our behalf if we fail or refuse to do so. You may also sign our name to any check, draft or other order for the payment of insurance proceeds in the event of loss or damage to the Premises. If you receive payment of a claim, you will have the right to choose to use the money either to repair the Premises or to reduce the amount owing on the Agreement.

(e) CONDEMNATION: We assign to you the proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Premises, or part thereof, or for conveyance in lieu of condemnation, all of which shall be paid to you, subject to the terms of any deeds of trust that have priority to this Deed of Trust.

(f) GOVERNMENTAL REQUIREMENTS: We will comply with all laws, ordinances and regulations applicable to the use or occupancy of the Premises.

(g) SECURITY INTEREST: We will join with you in signing and filing documents and, at our expense, in doing whatever you believe is necessary to perfect and continue the perfection of your lien and security interest in the Premises.

(h) OUR AUTHORITY TO YOU: If we fail to perform our obligations under this Deed of Trust, you may, if you choose, perform our obligations and pay such costs and expenses. You will add the amounts you advance to the sums owing on the Agreement, on which you will charge interest at the interest rate set forth in the Agreement. If, for example, we fail to honor our promises to maintain insurance in effect, or to pay filing fees, taxes or the costs necessary to keep the Premises in good condition and repair or to perform any of our other agreements with you, you may, if you choose, advance any sums to satisfy any of our agreements with you and charge us interest on such advances at the interest rate set forth in the Agreement. This Deed of Trust secures all such advances. Your payments on our behalf will not cure our failure to perform our promises in this Deed of Trust. Any replacement insurance that you obtain to cover loss or damages to the Premises may be limited to the amount owing on the Agreement plus the amount of any deeds of trust that have priority to this Deed of Trust.

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(i) **HAZARDOUS SUBSTANCES:** We shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Premises. We shall not do, nor allow anyone else to do, anything affecting the Premises that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Premises of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Premises. As used in this paragraph, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph, "Environmental Law" means federal laws and laws of the jurisdiction where the Premises are located that relate to health, safety or environmental protection.

(j) **SALE OF PREMISES:** We will not sell, transfer ownership of, mortgage or otherwise dispose of our interest in the Premises, in whole or in part, or permit any other lien or claim against the Premises without your prior written consent.

(k) **INSPECTION:** We will permit you to inspect the Premises at any reasonable time.

NO LOSS OF RIGHTS: The Agreement and this Deed of Trust may be negotiated or assigned by you without releasing us or the Premises. You may add or release any person or property obligated under the Agreement and this Deed of Trust without losing your rights in the Premises.

REMOVAL OF IMPROVEMENTS: We shall not demolish or remove any improvements from the Premises without your prior written consent. As a condition to the removal of any improvements, you may require us to make arrangements satisfactory to you to replace such improvements with improvements of at least equal value.

COMPLIANCE WITH GOVERNMENTAL REQUIREMENTS: We shall promptly comply with all laws, ordinances, and regulations, now or hereafter in effect, of all governmental authorities applicable to the use or occupancy of the Premises. We may contest in good faith any such law, ordinance, or regulation and withhold compliance during any proceeding, including appropriate appeals, so long as we have notified you in writing prior to doing so and so long as, in your sole opinion, your interests in the Premises are not jeopardized. You may require us to post adequate security or a surety bond, reasonably satisfactory to you, to protect your interest.

DUTY TO PROTECT: We agree to neither abandon nor leave unattended the Premises. We shall do all other acts set forth above in this section, which from the character and use of the Premises are reasonably necessary to protect and preserve the Premises.

COMPLIANCE WITH LAWS: We warrant that the Premises and our use of the Premises complies with all existing applicable laws, ordinances, and regulations of governmental authorities.

SURVIVAL OF PROMISES: All promises, agreements and statements we have made in this Deed of Trust shall survive the execution and delivery of this Deed of Trust, shall be continuing in nature and shall remain in full force and effect until such time as the Agreement is paid in full.

DEFAULT: Except as may be prohibited by applicable law, and subject to any notice required by applicable law, if we default on any term in the Agreement and/or of any term of this Deed of Trust, you or the Trustee

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may, in accordance with applicable law, pursue and enforce any rights you or the Trustee have under applicable law, including, without limitation, the right to: (i) accelerate all amounts due under the Agreement; (ii) foreclose upon this Deed of Trust, invoke the power of sale conveyed hereunder and sell the Premises, either in whole or in part or in separate parcels at different times, if necessary, until the indebtedness due under the Agreement is satisfied or the Premises is exhausted, whichever occurs first; (iii) enter on and take possession of the Premises; (iv) collect the rental payments, including over-due rental payments, directly from tenants, and you are appointed as our agent and attorney-in-fact to collect any such rents by any appropriate proceeding; (v) manage the Premises, including signing, canceling and changing leases; and (vi) seek appointment of a receiver for the Premises and we hereby appoint you as our attorney-in-fact with authority to consent for us to the appointment of a receiver. This means that, among other rights you or the Trustee may pursue and enforce, you or the Trustee may arrange for the Premises to be sold, as provided by law, in order to pay off what we owe under the Agreement and under this Deed of Trust. If the money you receive from the sale is not enough to pay off what we owe you, we will still owe you the difference which you may seek to collect from us in accordance with applicable law. We agree that the interest rate set forth in the Agreement will continue before and after a default, entry of a judgment and foreclosure. Subject to applicable law, if you acquire the Premises at a forced sale following our default, our right to any insurance proceeds resulting from damage to the Premises prior to the acquisition shall pass to you to the extent of the sums secured by this Deed of Trust immediately prior to acquisition. In addition, subject to applicable law, you shall be entitled to collect all reasonable fees and costs actually incurred by you or your agents and/or the Trustee or the Trustee's agents arising out of or related to this Deed of Trust or the Agreement, including, but not limited to, reasonable attorneys' fees and costs of foreclosure, property preservation, documentary evidence, abstracts and title reports.

ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER: As additional security, we assign to you the rents of the Premises. You or a receiver appointed by the courts shall be entitled to enter upon, take possession of and manage the Premises and collect the rents of the Premises including those past due.

WAIVERS: To the extent permitted by applicable law, we waive and release any error or defects in proceedings to enforce this Deed of Trust and hereby waive the benefit of any present or future laws providing for stay of execution, extension of time, exemption from attachment, levy and sale and homestead exemption.

USE OF PREMISES: The Premises is not used principally for agricultural purposes.

BINDING EFFECT: Each of us shall be fully responsible for all of the promises and agreements in this Deed of Trust. Until the Agreement has been paid in full and your obligation to make further advances under the Agreement has been terminated, the provisions of this Deed of Trust will be binding on us, our legal representatives, our heirs and all future owners of the Premises. This Deed of Trust is for your benefit and for the benefit of anyone to whom you may assign it. Upon payment in full of all amounts owing to you under the Agreement and this Deed of Trust, and provided any obligation to make further advances under the Agreement has terminated, this Deed of Trust and your rights in the Premises shall end.

NOTICE: Except for any notice required under applicable law to be given in another manner, (a) any notice to us provided for in this Deed of Trust shall be given by delivering it or by mailing such notice by regular first class mail addressed to us at the last address appearing in your records or at such other address as we may designate by notice to you as provided herein, and (b) any notice to you shall be given by certified mail, return receipt requested, to your address at **LEAD BANK, 1660 INTERNATIONAL DR SUITE 600, MCLEAN, VA 22102** or to such other address as you may designate by notice to us. Any notice provided for in this Deed of Trust shall be deemed to have been given to us or you when given in the manner

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designated herein.

RELEASE: Upon payment of all sums secured by this Deed of Trust and provided your obligation to make further advances under the Agreement has terminated, the Trustee shall discharge this Deed of Trust without charge to us, except that we shall pay any fees for recording of a reconveyance of this Deed of Trust.

SEVERABILITY: If any provision in this Deed of Trust is held invalid or unenforceable, the remaining provisions shall continue in full force and effect.

GENERAL: You or the Trustee can waive or delay enforcing any of your rights under this Deed of Trust without losing them. Any waiver by you of any provisions of this Deed of Trust will not be a waiver of that or any other provision on any other occasion.

SUBSTITUTE TRUSTEE: Beneficiary may, from time to time, appoint a successor trustee by an instrument executed and acknowledged by Beneficiary and recorded in the county in which this Deed of Trust is recorded, and upon such recordation the successor trustee shall become vested with the same powers, rights, duties and authority of the Trustee with the same effect as if originally made Trustee hereunder.

RIDERS: The following Riders are to be executed by Borrower [check box as applicable]:

☒ 1-4 Family Rider ☐ Condominium Rider ☐ Second Home Rider
☐ Planned Unit Development Rider ☒ Other(s) [specify] **MERS RIDER**

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

MERGER: There shall be no merger of the interest or estate created by this Deed of Trust with any other estate or interest in the Premises at any time held by you or for your benefit without your written consent.

THIS DEED OF TRUST has been signed by each of us under seal on the date first above written.

ANTHONY MUHINJA

07/15/2026

- GRANTOR - ANTHONY MUHINJA - DATE -

ESTHER NDUNGU

07/15/2026

- GRANTOR - ESTHER NDUNGU - DATE -

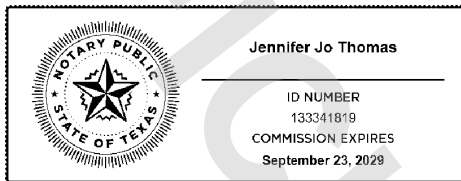
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State of TexasCounty of TravisThis record was acknowledged before me on 07/15/2026 by

ANTHONY MUHINJA

ESTHER NDUNGU

This notarial act involved the use of communication technology.



Jennifer Jo Thomas 07/15/2026
Notary Public
Jennifer Jo Thomas

My Commission Expires: 09/23/2029

Electronically signed and notarized online using the Proof platform.

Prepared By:

FIRST AMERICAN MORTGAGE SOLUTIONS C/O NFTY**MAIL STOP: 164-C****1795 INTERNATIONAL WAY****IDAHO FALLS, ID 83402**

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. RIDER
(MERS Rider)

MUHINJA

Loan #: 201683638062649

MIN: 101224870000040347

THIS MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. RIDER ("MERS Rider") is made this **15TH** day of **JULY, 2026**, and is incorporated into and amends and supplements the Deed of Trust (the "Security Instrument") of the same date given by the undersigned (the "Borrower," whether there are one or more persons undersigned) to secure Borrower's Agreement to **LEAD BANK** ("Lender") of the same date and covering the Property described in the Security Instrument, which is located at:

18034 MARIPOSA LN, MOUNT VERNON, WA 98274

In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree that the Security Instrument is amended as follows:

A. DEFINITIONS

As used in the Security Instrument, the following terms refer to the following entities:

"**Lender**" and "**you**" are **LEAD BANK**. Lender is a **STATE CHARTERED BANK** organized and existing under the laws of **MISSOURI**. Lender's address is **1801 MAIN STREET, KANSAS CITY, MO 64108**. Lender is the beneficiary under this Security Instrument. The term "Lender" and "you" includes any successors and assigns of Lender.

"**MERS**" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is the Nominee for Lender and is acting solely for Lender. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS. MERS is appointed as the Nominee for Lender to exercise the rights, duties and obligations of Lender as Lender may from time to time direct, including but not limited to appointing a

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successor trustee, assigning, or releasing, in whole or in part this Security Instrument, foreclosing or directing Trustee to institute foreclosure of this Security Instrument, or taking such other actions as Lender may deem necessary or appropriate under this Security Instrument. The term "MERS" includes any successors and assigns of MERS. This appointment shall inure to and bind MERS, its successors and assigns, as well as Lender, until MERS' Nominee interest is terminated.

"Nominee" means one designated to act for another as its representative for a limited purpose.

B. TRANSFER OF RIGHTS IN THE PROPERTY

This Deed of Trust secures to you: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Agreement; (ii) the performance of our covenants and agreements under this Deed of Trust and the Agreement.

You, as the beneficiary under this Deed of Trust, designate MERS as your Nominee. Any notice required by Applicable Law or this Deed of Trust to be served on you must be served on MERS as your designated Nominee. We understand and agree that MERS, as your designated Nominee, has the right to exercise any or all interest granted by us to you, including, but not limited to, the right to foreclose and sell the Property; and to take any action you require including, but not limited to, assigning and releasing this Deed of Trust, and substituting a successor trustee.

C. NOTICES

The Clause entitled "NOTICE" is amended to read as follows:

NOTICE: All notices given by us or you in connection with this Deed of Trust must be in writing. Any notice to us in connection with this Deed of Trust shall be deemed to have been given to us when mailed by first class mail or when actually delivered to our notice address if sent by other means. Notice to any of us shall constitute notice to all of us unless applicable law expressly requires otherwise. The notice address shall be the address(es) of the Property unless we have designated a substitute notice address by notice to you. We shall promptly notify you of our change of address. If you specify a procedure for reporting our change of address, then we shall only report a change of address through that specified procedure. There may be only one designated notice address under this Deed of Trust at any one time. Any notice to you shall be given by delivering it or by mailing it by first class mail to your address stated herein unless you have designated another address by notice to us. We acknowledge that any notice we provide to you must also be provided to MERS as your Nominee until MERS' Nominee interest is terminated. Any notice provided by us in connection with this Deed of Trust will not be deemed to have been given to MERS until actually received by MERS. Any notice in connection with this Deed of Trust shall not be deemed to have been given to you until actually received by you. If any notice required by this Deed of Trust is also required under applicable law, the requirements of applicable law will satisfy the corresponding requirement under this Deed of Trust.

D. SALE OF AGREEMENT; CHANGE OF LOAN SERVICER; NOTICE OF GRIEVANCE

The Agreement or a partial interest in the Agreement (together with this Deed of Trust) can be sold one or more times without prior notice to us. You acknowledge that until you direct MERS to assign MERS' Nominee interest in this Deed of Trust, MERS remains your Nominee, with the authority to exercise your

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rights. A sale might result in a change in the entity (known as the "Loan Servicer") that collects periodic payments due under the Agreement and this Deed of Trust and performs other mortgage loan servicing obligations under the Agreement, this Deed of Trust, and applicable law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Agreement. If there is a change of the Loan Servicer, we will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Agreement is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Agreement, the mortgage loan servicing obligations to us will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Agreement purchaser unless otherwise provided by the Agreement purchaser.

Neither us nor you may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Deed of Trust or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Deed of Trust, until we or you have notified the other party (with such notice given in compliance with the requirements of this Deed of Trust) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If applicable law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to us, and the notice of acceleration given to us, pursuant to the provisions of the Deed of Trust shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this part.

E. SUBSTITUTE TRUSTEE

The section entitled "SUBSTITUTE TRUSTEE" is amended to read as follows:

SUBSTITUTE TRUSTEE. In accordance with applicable law, Lender or MERS may from time to time appoint a successor trustee to any Trustee appointed hereunder. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon Trustee herein and by applicable law.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this MERS Rider.

ANTHONY MUHINJA

07/15/2026

- GRANTOR - ANTHONY MUHINJA - DATE -

ESTHER NDUNGU

07/15/2026

- GRANTOR - ESTHER NDUNGU - DATE -

HELOC MERS RIDER

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1-4 FAMILY RIDER

(Assignment of Rents)

MUHINJALoan #: **201683638062649**MIN: **101224870000040347**

THIS 1-4 FAMILY RIDER is made this **15TH** day of **JULY, 2026**, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Agreement to **LEAD BANK** (the "Lender") of the same date and covering the Property described in the Security Instrument and located at: **18034 MARIPOSA LN, MOUNT VERNON, WA 98274** [Property Address].

1-4 FAMILY COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. ADDITIONAL PROPERTY SUBJECT TO THE SECURITY INSTRUMENT. In addition to the Property described in Security Instrument, the following items now or hereafter attached to the Property to the extent they are fixtures are added to the Property description, and shall also constitute the Property covered by the Security Instrument: building materials, appliances and goods of every nature whatsoever now or hereafter located in, on, or used, or intended to be used in connection with the Property, including, but not limited to, those for the purposes of supplying or distributing heating, cooling, electricity, gas, water, air and light, fire prevention and extinguishing apparatus, security and access control apparatus, plumbing, bath tubs, water heaters, water closets, sinks, ranges, stoves, refrigerators, dishwashers, disposals, washers, dryers, awnings, storm windows, storm doors, screens, blinds, shades, curtains and curtain rods, attached mirrors, cabinets, paneling and attached floor coverings, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property

MULTISTATE 1-4 FAMILY RIDER--HELOC 20387.16**Form CUSTOM 1/19** (page 1 of 3 pages)

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covered by the Security Instrument. All of the foregoing together with the Property described in the Security Instrument (or the leasehold estate if the Security Instrument is on a leasehold) are referred to in this 1-4 Family Rider and the Security Instrument as the "Property."

B. USE OF PROPERTY; COMPLIANCE WITH LAW. Borrower shall not seek, agree to or make a change in the use of the Property or its zoning classification, unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.

C. SUBORDINATE LIENS. Except as permitted by federal law, Borrower shall not allow any lien inferior to the Security Instrument to be perfected against the Property without Lender's prior written permission.

D. ASSIGNMENT OF LEASES. Upon Lender's request after default, Borrower shall assign to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon the assignment, Lender shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Lender's sole discretion. As used in this paragraph the word "lease" shall mean "sublease" if the Security Instrument is on a leasehold.

E. ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER; LENDER IN POSSESSION. Borrower absolutely and unconditionally assigns and transfers to Lender all the rents and revenues ("Rents") of the Property, regardless of to whom the Rents of the Property are payable. Borrower authorizes Lender or Lender's agents to collect the Rents, and agrees that each tenant of the Property shall pay the Rents to Lender or Lender's agents. However, Borrower shall receive the Rents until (i) Lender has given Borrower notice of default pursuant to the DEFAULT Section of the Security Instrument and (ii) Lender has given notice to the tenant(s) that the Rents are to be paid to Lender or Lender's agent. This assignment of Rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of default to Borrower: (i) all Rents received by Borrower shall be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender shall be entitled to collect and receive all of the Rents of the Property; (iii) Borrower agrees that each tenant of the Property shall pay all Rents due and unpaid to Lender or Lender's agents upon Lender's written demand to the tenant; (iv) unless applicable law provides otherwise, all Rents collected by Lender or Lender's agents shall be applied first to the costs of taking control of and managing the Property and collecting the Rents, including, but not limited to, attorney's fees, receiver's fees, premiums on receiver's bonds, repair and maintenance costs, insurance premiums, taxes, assessments and other charges on the Property, and then to the sums secured by the Security Instrument; (v) Lender, Lender's agents or any judicially appointed receiver shall be liable to account for only those Rents actually received; and (vi) Lender shall be entitled to have a receiver appointed to take possession of and manage the Property and collect the Rents and profits derived from the Property without any showing as to the inadequacy of the Property as security.

If the Rents of the Property are not sufficient to cover the costs of taking control of

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and managing the Property and of collecting the Rents any funds expended by Lender for such purposes shall become indebtedness of Borrower to Lender secured by the Security Instrument pursuant to the DEFAULT Section.

Borrower represents and warrants that Borrower has not executed any prior assignment of the Rents and has not performed, and will not perform, any act that would prevent Lender from exercising its rights under this paragraph.

Lender, or Lender's agents or a judicially appointed receiver, shall not be required to enter upon, take control of or maintain the Property before or after giving notice of default to Borrower. However, Lender, or Lender's agents or a judicially appointed receiver, may do so at any time when a default occurs. Any application of Rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of Rents of the Property shall terminate when all the sums secured by the Security Instrument are paid in full.

F. CROSS-DEFAULT PROVISION. Borrower's default or breach under any note or agreement in which Lender has an interest shall be a breach under the Security Instrument and Lender may invoke any of the remedies permitted by the Security Instrument.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this 1-4 Family Rider.

ANTHONY MUHINJA

07/15/2026

- GRANTOR - ANTHONY MUHINJA - DATE -

ESTHER NDUNGU

07/15/2026

- GRANTOR - ESTHER NDUNGU - DATE -