

RETURN ADDRESS:

Banner Bank
Consumer Loan Servicing
P.O. Box 1391
Walla Walla, WA
99362-2181

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 202211010002

Additional on page ____

Grantor(s):

1. Smith, Darcy G
2. Smith, Gibran M

Grantee(s)

1. Banner Bank

Legal Description: Brief Legal: PLAT OF ROCKRIDGE ESTATES DIVISION NO. II LT 6

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Assessor's Tax Parcel ID#: Tax ID: 4703-000-006-0000

THIS MODIFICATION OF DEED OF TRUST dated August 6, 2026, is made and executed between Gibran M. Smith and Darcy G. Smith, husband and wife, whose address is 12439 Gull Drive, Burlington, WA 98233 ("Grantor") and Banner Bank, whose address is Mt. Vernon Westside Branch, 1301 Memorial Highway, Mount Vernon, WA 98273 ("Lender").

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

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DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated October 26, 2022 (the "Deed of Trust") which has been recorded in Skagit County, State of Washington, as follows:

Recorded on November 1, 2022 in Skagit County, under recording number 202211010002.

REAL PROPERTY DESCRIPTION. The Deed of Trust covers the following described real property located in Skagit County, State of Washington:

LOT 6, "PLAT OF ROCKRIDGE ESTATES DIVISION NO. II," AS PER PLAT RECORDED IN VOLUME 16 OF PLATS, PAGES 194 AND 195, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

The Real Property or its address is commonly known as 12439 Gulf Dr, Burlington, WA 98233. The Real Property tax identification number is Tax ID: 4703-000-006-0000.

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

Increase Line of Credit limit from \$50,000.00 to \$150,000.00.

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 AUGUST 6, 2026.

GRANTOR:

X

Darcy G. Smith

X

Gibran M Smith

LENDER:

BANNER BANK

X

Authorized Officer

MODIFICATION OF DEED OF TRUST
(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

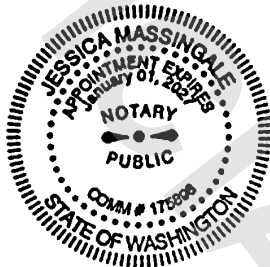
STATE OF Washington

)

COUNTY OF Snohomish

) ss

)

This record was acknowledged before me on August 6, 2026 by Darcy G Smith
and Gibran M Smith.Jessica Massingale
(Signature of notary public)Personal Banker
(Title of office)

My commission expires:

Jan 1, 2027
(date)

MODIFICATION OF DEED OF TRUST
(Continued)

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LENDER ACKNOWLEDGMENT

STATE OF WA

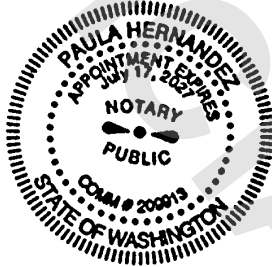
)

) SS

COUNTY OF Skagit

)

This record was acknowledged before me on August 6th, 20 26 by Paula
Hernandez as banker III of Banner Bank.



Paula
(Signature of notary public)

Westside
(Title of office)

My commission expires:
July 17, 2027
(date)