

AN  
Recording Requested by  
Banner Bank

After Recording Mail To:

Attn: Jeannine Stanke  
Banner Bank  
P.O. Box 907  
Walla Walla WA 99362



200611080027  
Skagit County Auditor

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Loan Number: 17005716

### LOAN DEED MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made this August 18, 2005, between Theodore E Poor, Husband and Wife, (the "Borrowers") and Banner Bank, (Lender), and Mortgage Electronic Registration Systems, Inc., (Mortgagee), amends and supplements that certain Deed of Trust dated February 15, 2005 and granted or assigned to Mortgage Electronic Registration Systems, Inc., as mortgagee of record (solely as nominee for Lender's successors and assigns), P.O. Box 2026, Flint Michigan 48501-2026 and recorded on February 22, 2005, as Document No. 200502220178, in Book n/a, at page n/a, in the Official Records of the County of Skagit, State of Washington (the "Security Instrument"), and covering the real property commonly known as follows:

1206 20<sup>th</sup> Street, Anacortes, WA 98221

In Consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

- Modify the Maturity date from October 1, 2035 to September 1, 2035.
- Loan balance is \$252,000.00.

The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and Banner Bank shall be bound by, and comply with all the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain in full force and effect and shall continue to be a first lien on the above-described property. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.

#### BANNER BANK

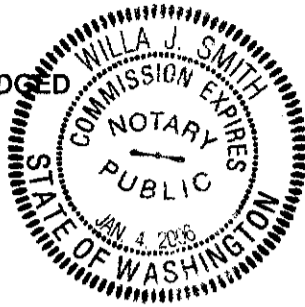
**Penne Locati**  
Vice President of Banner Bank

**Penne Locati**  
Certifying Officer for,  
Mortgage Electronic Filing Systems, Inc.

**Theodore E Poor**

**Barbara J Poor**

ALL SIGNATURES MUST BE ACKNOWLEDGED



State of Washington SS.  
County of Skagit

BEFORE ME, the undersigned, a notary Public in and for said County and State, on this day, August 20<sup>th</sup>, 2005, personally appeared **Theodore E Poor and Barbara J Poor, Husband and Wife**, or proved to me to be the persons whose names are subscribed to the foregoing instrument, and acknowledged to me that they executed the same for the purposes and consideration therein expressed.

Willa J. Smith  
Notary Public  
Expires: 1/4/06

State of: Washington  
County of: Walla Walla SS.

On this Nov 2, 2006 ~~2005~~, before me, Charlynn Fairbanks  
Notary Public, appeared Penne Locati, personally known to me to be the **Vice President** of **Banner Bank & Certifying officer for Mortgage Electronic Filing Systems, Inc.**, the corporation that executed the foregoing instrument and acknowledged the said instrument to be the free and voluntary act and deed of such corporation for the uses and purposes therein and on oath that she is authorized to execute the said instrument.

WITNESS my hand and official seal.

Charlynn Fairbanks  
Notary Public  
Commission Expires: 1/1/10



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