

Recording Requested by
Banner Bank

After Recording Mail To:

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



200710120061

Skagit County Auditor

10/12/2007 Page 1 of 2 11:18AM

Loan Number: 17015783
MERS #100167900009110188
MERS # (888) 679-6977

CHICAGO TITLE CO.

1QB3041

LOAN DEED MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made this June 28, 2007, between Nicholas S Walsh and Gina M Walsh, 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 August 23, 2006 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 August 29, 2006, as Document No. 200608290048, 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:

21293 Plaza View Drive, Sedro Wooley, WA 98284

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 April 1, 2037 to September 1, 2037.
- The Loan balance is \$272,000.00.

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
Assistant Secretary of MERS

Nicholas S Walsh

Gina M Walsh

ALL SIGNATURES MUST BE ACKNOWLEDGED

State of WA _____ SS.

County of Whitman _____

BEFORE ME, the undersigned, a notary Public in and for said County and State, on this day, 4/23/07, personally appeared **Nicholas S Walsh and Gina M Walsh, 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.



[Signature]
Notary Public

Expires: B-24-09

State of: Washington

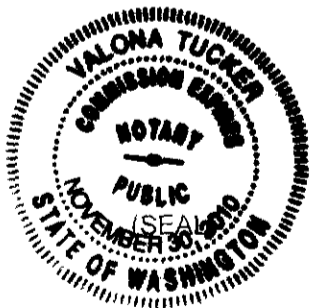
SS

County of: Walla Walla

On this July 16, 2007, before me, Valona Tucker

Notary Public, appeared Penne Locati, personally known to me to be the **Vice President of Banner Bank & Assistant Secretary of MERS**, 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.



Valona Tucker
Notary Public

Commission Expires:
Nov. 30, 2010