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07/09/2019 11:33 AM Pages: 1 of 2 Fees: \$102.50 Skagit County Ruditor

Return To: Attn: Lori Bessey Banner Bank P.O. Box 907 Walla Walla WA 99362

Loan Number: 17060269

LOAN DEED MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made this <u>April 2, 2019</u>, between <u>Lonnie Allison and Teresa Allison, husband and wife</u> (the "Borrowers") and <u>BANNER BANK, Successor in Interest to Skagit Bank.</u> (Lender), amends and supplements that certain Deed of Trust dated <u>May 23, 2017</u> and originally recorded on <u>May 25, 2017 and re-recorded on June 7, 2017</u>, as Document No. <u>201706070053</u>, in Book <u>n/a</u>, at page <u>n/a</u>, in the Official Records of the County of <u>Skagit</u>, State of <u>Washington</u> (the "Security Instrument"), and covering the real property commonly known as follows:

6731 Guemes Island Rd, 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 June 1, 2048 to June 1, 2049.
- The Loan balance is \$330,000.00.

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 Oberg

Senior Vice President, Banner Bank

Lonnie Allison

Teresa Allison

ALL SIGNATURES MUST BE ACKNOWLEDGED

State of Washington ss. County of Skaait ss.
BEFORE ME, the undersigned, a notary Public in and for said County and State, on this
The purposes and consideration therein expressed. Inotary Public Expires: 5-10-19 OF WASHINGS OF WASHINGS
State of: Washington
County of: Walla Walla
On this June 25,2019, before me, Lon, A Bessey,
Notary Public appeared Penne Oberg , personally known to me to be the Senior Vice President of BANNER BANK, Successor in interest to Skagit Bank., 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. Notary Public State of Washington LORI A. BESSEY MY COMMISSION EXPIRES APRIL 03, 2020 Commission Expires: APRIL 03, 2020 Commission Expires: