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01/03/2020 10:12 AM Pages: 1 of 2 Fees: \$104.50 Skagit County Auditor

Requested by and Return to: Banner Bank Attn: Custom Draws/Lori Bessey 10 S 1st Ave Walla Walla, WA 99362

Loan Number: <u>18045315</u> MERS # 100167900009822915 **MERS # (888) 679-6977**

DEED OF TRUST MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made this November 26, 2019, between VASILI IALANJI AND ALINA IALANJI, A MARRIED COUPLE (the "Borrowers") and Banner Bank (Lender), and Mortgage Electronic Registration Systems, Inc., (Mortgagee), amends and supplements that certain Deed of Trust dated October 10, 2018 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 October 10, 2018, as Document No. 201810100103, 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:

24115 Nookachamp Hills Dr, Mount Vernon, WA 98274

Abbreviated Legal: LOT 190 OF NOOKACHAMP HILLS PUD PHASES 3 AND 4, RECORDED UNDER AF#200807240089, TOGETHER WITH THE NORTH 12 FEET OF LOT 189 OF SAID NOOKACHAMP HILLS. AS MEASURED Assessor's Tax Parcel ID #: P127743, 4963-000-190-0000, P127742, 4963-000-189-0000

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 <u>August 1, 2049</u> to <u>November 1, 2049</u>.
- The Loan Amount is \$427,950.00.

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

Penne Oberg

Assistant Secretary of Mortgage Electronic Registration Systems, Inc.

Alina lalanji

ALL SIGNATURES MUST BE ACKNOWLEDGED

	State of Washington		
	county of Skagit		
	BEFORE ME, the undersigned, a notary	Public in and for said County and State, on this	
	day of, Decomber 2000 Vasili Ialanji and Alina Ialanji, and subscribed to the foregoing instrument, at the purposes and consideration therein a	npersonally appeared to me to be the persons—whose names are ribed to the foregoing instrument, and acknowledged to me that they executed the same for irrposes and consideration therein expressed.	
	Notary Public State of Washington HEATHER KUCHERA MY COMMISSION EXPIRES MARCH 04, 2020 Dimminimum	Notary Public Expires: March 4, 2020	
	State of: Washington		
	County of: Walla Walla	SS.	
	Notary Public, appeared to me to be the <u>Senior Vice Presiden Electronic Registration Systems, Inc</u> and acknowledged the said instrumer	Penne Oberg , personally known to of Banner Bank & Assistant Secretary of Mortgage , the corporation that executed the foregoing instrument at to be the free and voluntary act and deed of such therein and on oath that she is authorized to execute the	
ının	WITNESS my hand and official seal.	Dube, Rubilliams Notary Public	
THE THE PROPERTY OF THE PARTY O	NOTARY PUBLIC COMM. EXPIRES JUNE 27, 2021	Commission Expires: June 27, 2021	
	"Minimum"		