

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



202008310135

08/31/2020 11:16 AM Pages: 1 of 2 Fees: \$104.50  
Skagit County Auditor

Loan Number: 18062407  
MERS # 100167900009950062  
MERS # (888) 679-6977

**DEED OF TRUST MODIFICATION AGREEMENT**

This Loan Modification Agreement (the "Agreement"), made this July 7, 2020, between SHEA W ALEXANDER AND MELISSA R ALEXANDER, 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 January 3, 2020 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 January 3, 2020, as Document No. 202001030080, 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:

19413 County Line Rd, Stanwood, WA 98292

Abbreviated Legal: Lot 2, SP #97-0057  
Assessor's Tax Parcel ID #: 330432-3-012-0200/P112709

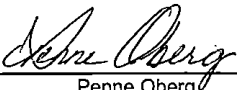
In Consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

- Modify the Maturity date from November 1, 2050 to August 1, 2050.
- The Loan Amount is \$365,199.77.

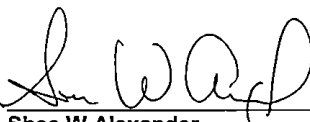
The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

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.

  
Shea W Alexander

  
Melissa R Alexander

ALL SIGNATURES MUST BE ACKNOWLEDGED

State of WA \_\_\_\_\_ SS.

County of Skagit \_\_\_\_\_

BEFORE ME, the undersigned, a notary Public in and for said County and State, on this 21 day of July 2020, personally appeared Shea W Alexander and Melissa R Alexander, and 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.



Deborah L Matson  
Notary Public

Expires: 03-02-2024

State of: Washington

SS.

County of: Walla Walla

On this August 24, 2020, before me, Debra R Williams,

Notary Public, appeared Penne Oberg, personally known to me to be the Senior Vice President of Banner Bank & Assistant Secretary of Mortgage Electronic Registration 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.



Debra R Williams  
Notary Public

Commission Expires: June 27, 2021