

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

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Loan Number: **18067095**  
MERS # 100167900009999119  
MERS # (888) 679-6977

#### DEED OF TRUST MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made this **November 16, 2021**, between **BILL E WATTS JR AND SUE A WATTS, 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 **May 4, 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 **May 8, 2020**, as Document No. **202005080083**, 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:

**48167 Moen Rd, Concrete, WA 98237**

**Abbreviated Legal: Lot 1, SP 97-0053 AF #9712120010; Being A Ptn Gov. Lot 4, 18-35-9 E W.M.**

**Assessor's Tax Parcel ID #: 350918-0-004-0200/P112667**


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, 2051** to **November 1, 2051**.
- The Loan Amount is **\$452,033.22**.

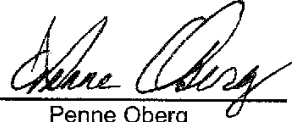
The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

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.

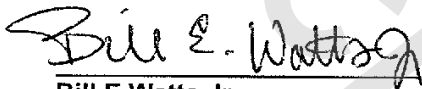
**BANNER BANK**



Penne Oberg  
Senior Vice President, Banner Bank



Penne Oberg  
Assistant Secretary of  
Mortgage Electronic Registration Systems, Inc.



Bill E Watts Jr



Sue A Watts

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 16<sup>th</sup>  
day of Dec 2021, personally appeared  
**Bill E Watts Jr and Sue A Watts**, 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.

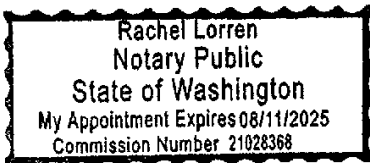


Sherlynn Wiscombe  
Notary Public  
Expires: 05-02-2022

State of: Washington  
County of: Walla Walla

On this December 28 2021, before me, Rachel Lorren,  
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.



Rachel Lorren  
Notary Public 8/11/25  
Commission Expires