08/20/2024 02:54 PM Pages: 1 of 3 Fees: \$305.50

Skagit County Auditor, WA

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

> Loan Number: <u>18106445</u> MERS # 100167900010412110 **MERS # (888)** 679-6977

DEED OF TRUST MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made this <u>June 28, 2024</u>, between <u>SAMANTHA J. SUNDERWIRTH</u>, AS <u>HER SEPARATE PROPERTY</u> (the "Borrowers") and <u>Banner Bank</u> (Lender), and <u>Mortgage Electronic Registration Systems, Inc.</u>, (Mortgagee), amends and supplements that certain Deed of Trust dated <u>June 17, 2023</u> and granted or assigned to <u>Mortgage Electronic Registration Systems, Inc.</u>, as mortgagee of record (solely as nominee for Lender's successors and assigns), P.O. Box 2026, Flint Michigan 48501-2026 and recorded on <u>June 21, 2023</u>, as Document No. <u>202306210017</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:

2315 Antone Way, Anacortes, WA 98221

Legal: Lot 13, PLAT OF ROCK RIDGE SOUTH, PHASE 3, as per plat recorded on June 30, 2008, under AF's No. 200806300185, records of Skagit County, Washington. Situate in the City of Anacortes, County of Skagit County. State of Washington. Assessor's Tax Parcel ID #: 4960-000-013-0000 / P127683

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

- The Maturity date is July 1, 2054.
- The Loan Amount is \$725,000.00.

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

Glenda J Montgomery

Vice President, Banner Bank

Glenda/J Montgoméry Assistant Secretary of

Mortgage Electronic Registration Systems, Inc.

Samantha J Sunderwirth

ALL SIGNATURES MUST BE ACKNOWLEDGED

State of Washington	
County of Skagi+	
3	
BEFORE ME, the undersigned, a notary Public in and for said County and State, on this day 17 to , of this month 7010, of this year 7029, personally appeared Samantha J Sunderwirth, 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.	
PUBLIC PU	Notary Public Expires: Month June, Date 14, Year 2020
State of: Washington County of: Walla Walla	
On this day $\frac{30}{300}$, of this month _	Notary Public, appeared
Glenda J Montgomery	, personally known to me to be the Vice President
	ry of Mortgage Electronic Registration Systems, Inc.,
	oing instrument and acknowledged the said instrument to
	of such corporation for the uses and purposes therein and
WITNESS my hand and official seal.	
	Notary Public
Amy Reed Notary Public State of Washington My Appointment Expires 2/15/2028 Commission Number 24013797	Expires: Month CD , Date 15, Year 2028
Commission regulate 24019/3/	