

Recording Requested by
Banner Bank

After Recording Mail To:

Attn: Jeannine Stanke
Banner Bank
P.O. Box 907
Walla Walla WA 99362



200604190109
Skagit County Auditor

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Loan Number: **17005563**
Mers: # 100167900000066116
Tel. (888)679-MERS

115205-S
LAND TITLE OF SKAGIT COUNTY

LOAN DEED MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made this **November 2, 2005**, between **Salena Anderson, a married woman, as her separate estate who acquired title as Salena Levy, as her separate Property**, (the "Borrowers") and **Banner Bank**, (Lender), and **Mortgage Electronic Registration Systems, Inc.**, (Mortgagee), amends and supplements that certain Deed of Trust dated **March 21, 2005** 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 March 28, 2005, as Document No. 200503280112, 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:

32195 State Rt., Sedro Woolley, WA 98284

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, 2035** to **February 1, 2036**.
- Loan balance is **\$273,500.00**.

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 Locati

Vice President of Banner Bank



Penne Locati

Certifying Officer for,
Mortgage Electronic Filing Systems, Inc.



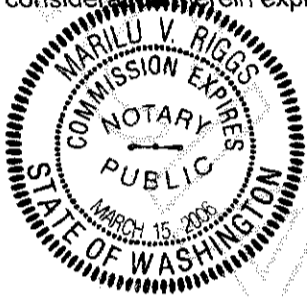
Salena Anderson

*

ALL SIGNATURES MUST BE ACKNOWLEDGED

State of Washington SS.
County of Skagit

BEFORE ME, the undersigned, a notary Public in and for said County and State, on this 9th day, November 2005, personally appeared Salena Anderson, a married woman, as her separate estate who acquired title as Salena Levy, as her separate property, or 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.



Marilu V. Riggs
Notary Public
Expires: 3/15/2006

State of: Washington

SS.

County of: Walla Walla

On this 1st Feb, 2006 ~~2005~~, before me, Charlynn Fairbanks

Notary Public, appeared Penne Locati, personally known to me to be the Vice President of Banner Bank & Certifying officer for Mortgage Electronic Filing 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.

Charlynn Fairbanks
Notary Public
Commission Expires: 1/1/10



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