

Recording Requested by  
**Banner Bank**



200606050172  
Skagit County Auditor

After Recording Mail To:

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

Loan Number: **17006553**  
MERS #100167900000068542  
TAX# P101069 & P 121593

115887-PE  
LAND TITLE OF SKAGIT COUNTY

### LOAN DEED MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made this **December 14, 2005**, between **Robert V Wilson, an unmarried man, as his separate property**, (the "Borrowers") and **Banner Bank**, (Lender), and **Mortgage Electronic Registration Systems, Inc.**, (Mortgagee), amends and supplements that certain Deed of Trust dated **May 3, 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 May 16, 2005, as Document No. 200505160116, 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:

**7485 Foxglove Lane, Marblemount, WA 98267**


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 **January 1, 2021** to **April 1, 2021**.
- Loan balance is **\$95,000.00**.

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**



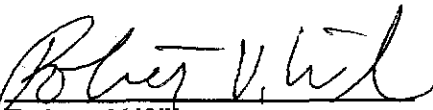
**Penne Locati**

Vice President of Banner Bank



**Penne Locati**

Certifying Officer for,  
Mortgage Electronic Filing Systems, Inc.

  
**Robert V Wilson**

\*

ALL SIGNATURES MUST BE ACKNOWLEDGED

State of State of Washington SS.

County of Shrout

BEFORE ME, the undersigned, a notary Public in and for said County and State, on this

day, December 21<sup>st</sup> 2005, personally appeared **Robert V Wilson, an unmarried man, as his 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.



[Signature]  
Notary Public

Expires: 11/15/07

State of: Washington

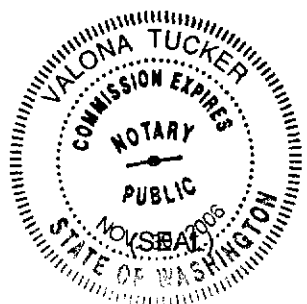
SS.

County of: Walla Walla

On this Dec. 27 2005, before me, Valona Tucker,

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.



Valona Tucker  
Notary Public

Commission Expires:

Nov. 30, 2006



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Skagit County Auditor

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