

Recording Requested by
Banner Bank

After Recording Mail To:

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



200606070072
Skagit County Auditor
6/7/2006 Page 1 of 2 11:13AM

Loan Number: **17009204**
Min # **10016790000076909**
MERS Phone—1-888-679-6377

CHICAGO TITLE IC36082

LOAN DEED AGREEMENT

This Loan Agreement (the "Agreement"), made this **March 21, 2006**, between **Michael S Miller, an unmarried man**, (the "Borrowers") and **Banner Bank**, ("Lender"), and **Mortgage Electronic Registration Systems, Inc.**, (Mortgage), amends and supplements that certain Deed of Trust dated **August 25, 2005** and granted or assigned to **Mortgage Electronic Registration Systems, Inc.**, as mortgagee of record (solely as nominee for Lender and Lender's successors and assigns), P.O. Box 2026, Flint Michigan 48501-2026 and recorded on **August 31, 2005**, as Document No. **200508310149**, 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:

This property is more commonly known as:

701 Vernon Ave., Burlington, WA 98233

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

- The date of the first payment is **May 1, 2006**.
- The Maturity date is **April 1, 2036**.
- The New Loan balance is **\$115,472.00**.

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

Assistant Secretary of MERS

Michael S Miller

_____*

ALL SIGNATURES MUST BE ACKNOWLEDGED

State of ~~State~~ Washington SS.

County of Skagit

BEFORE ME, the undersigned, a notary Public in and for said County and State, on this day 23rd of March personally appeared Michael S Miller, an unmarried man, 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:

State of: Washington

SS.

County of: Walla Walla

On this 5th April, 2006, before me, Charlynn Fairbanks, Notary Public, appeared Penne Locati

personally known to me to be the Vice President of Banner Bank & Assistant Secretary of MERS, 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 mentioned and on oath that she is authorized to execute the said instrument.

WITNESS my hand and official seal.

[Signature]
Notary Public

Commission Expires:

1/1/10



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