

Recording Requested by
Banner Bank

After Recording Mail To:

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



200611080127

Skagit County Auditor

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LAND TITLE OF SKAGIT COUNTY

Loan Number: **17008651**
MERS #100167900000076008

1172468e

LOAN DEED MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made this **July 12, 2006**, between **Robert A Meirndorf and Julie Meirndorf, husband and wife**, (the "Borrowers") and **Banner Bank**, (Lender), and **Mortgage Electronic Registration Systems, Inc.**, (Mortgagee), amends and supplements that certain Deed of Trust dated **August 16, 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 **August 19, 2005**, as Document No. **200508190122**, 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:

26704 Paramount Lane, 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 **June 1, 2036** to **July 1, 2036**.
- The New Loan balance is **\$201,115.01**.

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

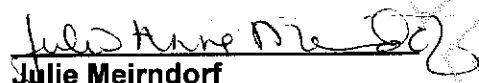

Jeannine Stanke

Vice President of Banner Bank


Jeannine Stanke

Assistant Secretary of MERS


Robert A Meirndorf


Julie Meirndorf

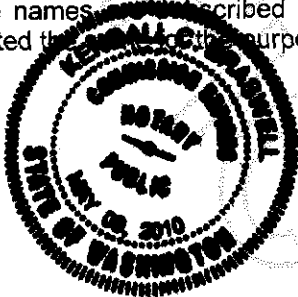
ALL SIGNATURES MUST BE ACKNOWLEDGED

State of WASHINGTON SS.

County of ISLAND

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

day, July 04, 2006 2006, personally appeared Robert A Meirndorf and Julie Meirndorf, husband and wife, 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.



Kendall Braswell
Notary Public

Expires: 05/09/2010

State of: Washington

SS.

County of: Walla Walla

On this 31st July 2006, before me, Charlynn Fairbanks,
Jeannine Stanke

Notary Public, appeared Jeannine Stanke, 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 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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