



201604110048

Skagit County Auditor

\$74.00

4/11/2016 Page

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2 9:37AM

Return To:
 Attn: Lori Bessey
Banner Bank
P.O. Box 907
Walla Walla WA 99362

Loan Number: **18016207**
 MERS # 100167900009461177
 MERS # (888) 679-6977

LOAN DEED MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made this **February 11, 2016**, between **Michael Hegwood and Leah Hegwood, 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 **June 29, 2015** 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 **July 1, 2015**, as Document No. **201507010095**, 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:

16131 Ascension Way, Mount Vernon, WA 98273


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 **July 1, 2046 to March 1, 2046**.
- The Loan balance is **\$365,214.00**.

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 Oberg

Senior Vice President, Banner Bank


 Penne Oberg

Assistant Secretary of MERS


 Michael Hegwood

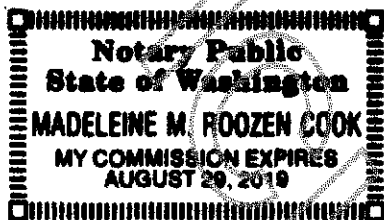

 Leah Hegwood

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 16th day of, March 2016, personally appeared Michael Hegwood and Leah Hegwood, 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.



Madeleine M. Roosen Cook
Notary Public

Expires: 8-29-2019

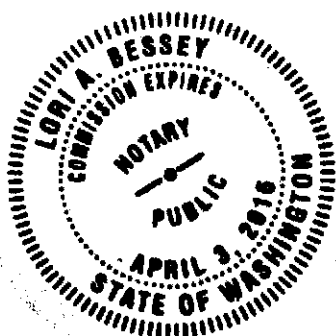
State of: Washington

County of: Walla Walla

On this March 22, 2016, before me Lori A. Bessey,

Notary Public, appeared Penne Oberg, personally known to me to be the Senior 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.



Lori A. Bessey
Notary Public

Commission Expires:

April 3, 2016