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07/27/2020 11:31 AM Pages: 1 of 2 Fees: \$104.50
Skagit County Auditor

Requested by and Return to:
Banner Bank
Attn: Custom Draws/Lori Bessey
10 S 1st Ave
Walla Walla, WA 99362

Loan Number: 18052342
MERS # 100167900009842004
MERS # (888) 679-6977

DEED OF TRUST MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made this June 30, 2020, between RICHARD H PUTNEY AND PAMELA L PUTNEY, WHO ACQUIRED TITLE AS RICHARD PUTNEY AND PAM PUTNEY, A MARRIED COUPLE (the "Borrowers") and Banner Bank (Lender), and Mortgage Electronic Registration Systems, Inc., (Mortgagee), amends and supplements that certain Deed of Trust dated June 28, 2019 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 June 28, 2019, as Document No. 201906280151, 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:

6110 State Route 20, Anacortes, WA 98221

Abbreviated Legal: PTN of BLKS 150&173, Map of Fidalgo
Assessor's Tax Parcel ID #: 4101-173-013-0000, P73236

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 April 1, 2050 to July 1, 2050.
- The Loan Amount is \$345,927.60.
- Modify the legal description to include VIN 220KID5995SCAB.

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
Mortgage Electronic Registration Systems, Inc.

Richard H Putney

Pamela L Putney

ALL SIGNATURES MUST BE ACKNOWLEDGED

State of Washington SS.County of SkiagitBEFORE ME, the undersigned, a notary Public in and for said County and State, on this 13thday of, July, 2020, personally appeared Richard H Putney and Pamela L Putney, 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.

Linda M Holloman
Notary Public

Expires: 8/31/2020

State of: Washington

SS.

County of: Walla Walla

On this July 21, 2020, before me, Debra R Williams

Notary Public, appeared Penne Oberg, personally known to me to be the Senior Vice President of Banner Bank & Assistant Secretary of Mortgage Electronic Registration 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.



Debra R Williams
Notary Public

Commission Expires:

June 27, 2021