

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

Loan Number: **18071847**
MERS # 100167900010048955
MERS # (888) 679-6977

DEED OF TRUST MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made this July 7, 2021, between **JORDAN MCKIERNAN AND SARAH MCKIERNAN, 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 November 19, 2020 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 November 20, 2020, as Document No. 202011200155, 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:

23721 Gunderson Rd, Mount Vernon, WA 98273

Abbreviated Legal: Lot 2, Skagit County Short Card No. PI-19-0562
Assessor's Tax Parcel ID #: P135108/340424-4-002-0201

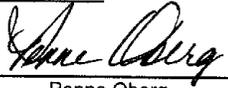
In Consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

- Modify the Maturity date from September 1, 2051 to July 1, 2051.
- The Loan Amount is \$410,024.44.

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.

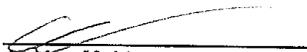
BANNER BANK



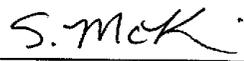
Penne Oberg
Senior Vice President, Banner Bank



Penne Oberg
Assistant Secretary of
Mortgage Electronic Registration Systems, Inc.



Jordan Mckiernan



Sarah Mckiernan

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 30th
day of, July, 2021, personally appeared
Jordan Mckiernan and Sarah Mckiernan, 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.



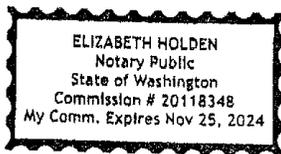
Robin R. Tempest
Notary Public
Expires: 1-26-22

State of: Washington
County of: Walla Walla _____ SS.

On this 17th of August, 2021, before me, Elizabeth Holden

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.



Elizabeth Holden
Notary Public
Commission Expires:
November 25, 2024