

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

---

Loan Number: **18068556**  
MERS # 100167900010014288  
MERS # (888) 679-6977

#### DEED OF TRUST MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made this **February 15, 2022**, between **TOD ERIC DAVIDSON AND TIA MARIE DAVIDSON, 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 **February 1, 2021** 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 **February 8, 2021**, as Document No. **202102080167**, 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:

**1802 Bakerview Ct, Mount Vernon, WA 98274-8780**

**Abbreviated Legal: Lot 171, Eaglemont Ph 1B, Div. 5 & 6**  
**Assessor's Tax Parcel ID #: P124080 / 4882-000-171-0000**

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 **December 1, 2051** to **February 1, 2052**.
- The Loan Amount is **\$510,400.00**.

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  
Mortgage Electronic Registration Systems, Inc.

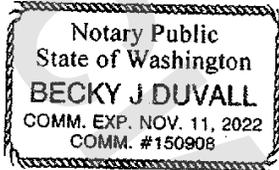
  
Tod Eric Davidson

  
Tia Marie Davidson

ALL SIGNATURES MUST BE ACKNOWLEDGED

State of Washington  
County of Skagit

BEFORE ME, the undersigned, a notary Public in and for said County and State, on this 16<sup>th</sup>  
day of March, 2022, personally appeared Tod Eric Davidson and Tia Marie Davidson, 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.



Becky J Duvall  
Notary Public  
Expires: 11-11-2022

State of: Washington  
County of: Walla Walla

On this March 23, 2022, 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  
November 25, 2024  
Commission Expires

