

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

Loan Number: 18079777
MERS # 100167900010132080
MERS # (888) 679-6977

DEED OF TRUST MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made this March 4, 2022, between TIMOTHY YZAGUIRRE AND JENNIFER YZAGUIRRE, 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 April 15, 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 April 19, 2021, as Document No. 202104190133, 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:

16930 Mountain View Rd, Mount Vernon, WA 98274

Abbreviated Legal: Lot 3, SP PL06-0075 (Ptn GL 2 & NW 1/4, 26-34-4 E W.M.)
Assessor's Tax Parcel ID #: 340436-0-006-1200 P126670


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 May 1, 2052 to March 1, 2052.
- The Loan Amount is \$467,163.00.

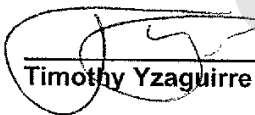
The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

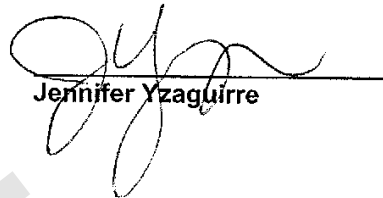
Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and Banner Bank shall be bound by, and comply with all the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain in full force 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.

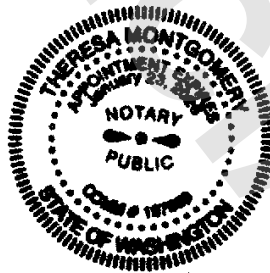

Timothy Yzaguirre


Jennifer Yzaguirre

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 21st
 day of, March 2022, personally appeared
Timothy Yzaguirre and Jennifer Yzaguirre, 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.



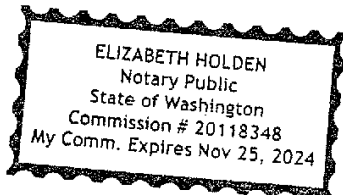
Theresa Montgomery
 Notary Public

Expires: January 23, 2026

State of: Washington
 County of: Walla Walla

On this March 31, 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