

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

Loan Number: **18093229**
MERS # 100167900010271805
MERS # (888) 679-6977

DEED OF TRUST MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made this June 7, 2023, between JENNIFER KOH AND TERESA LEE, each as their separate property, in indeterminate undivided interest (the "Borrowers") and Banner Bank (Lender), and Mortgage Electronic Registration Systems, Inc., (Mortgagee), amends and supplements that certain Deed of Trust dated May 19, 2022 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 May 25, 2022, as Document No. 202205250081, 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:

3955 Rock Ridge Pkwy, Anacortes, WA 98221-4515

Abbreviated Legal: Lot 10, "Plat of Rock Ridge South Phase 5", recorded on July 27, 2018, under Auditor's File No 201807270027, records of Skagit County Washington Assessor's Tax Parcel ID #: 6055-000-010-0000 / P134321

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 June 1, 2053 to July 1, 2053.
- The Loan Amount is \$950,000.00.

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



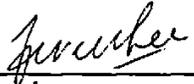
Penne Oberg
Senior Vice President, Banner Bank



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



Jennifer Koh

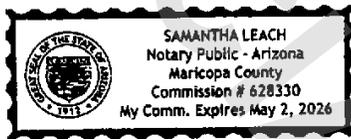


Teresa Lee

ALL SIGNATURES MUST BE ACKNOWLEDGED

State of Arizona
County of Maricopa

BEFORE ME, the undersigned, a notary Public in and for said County and State, on this day 21, of this month June, of this year 2023, personally appeared Jennifer Koh and Teresa Lee, 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.



[Signature]
Notary Public

Expires:
Month May, Date 2, Year 2026

State of: Washington
County of: Walla Walla

On this day 13, of this month July, of this year 2023, 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:

Expires: 11
Month 11, Date 25, Year 2024

