

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: 18094996  
MERS # 100167900010290417  
MERS # (888) 679-6977

#### DEED OF TRUST MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made this September 22, 2023, between MICHAEL HEGWOOD AND LEAH HEGWOOD, 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 April 22, 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 April 29, 2022, as Document No. 202204290126, 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:

16493 Mountain Springs Lane, Mount Vernon, WA 98274-7018

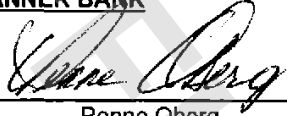
Abbreviated Legal: **PARCELS A & B BEING A POTION OF SEC 26, TWN 34 N, RNG 4 E.W.M.**  
Assessor's Tax Parcel ID #: **340426-1-008-0006/P27870**

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

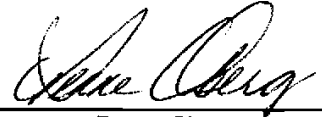
- Modify the Maturity date from May 1, 2053 to October 1, 2053.
- The Loan Amount is \$647,200.00.

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**

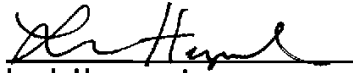
Penne Oberg  
Senior Vice President, Banner Bank



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



Michael Hegwood

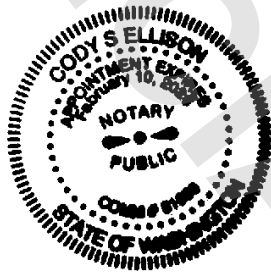


Leah Hegwood

## 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 day 30th, of this month October, of this year 2023, personally appeared **Michael Hegwood and Leah Hegwood**, 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.



Cody S. Ellison  
 Notary Public

Expires:  
 Month February, Date 10, Year 2026

State of: Washington  
 County of: Walla Walla

On this day 31, of this month October, 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

Expires:  
 Month 11, Date 25, Year 2024

