

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

Loan Number: **18097559**
MERS # 100167900010317202
MERS # (888) 679-6977

DEED OF TRUST MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made this **March 15, 2024**, between **ERIC PEDERSEN AND BRITTANY PEDERSEN, 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 **January 9, 2023** 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 **January 9, 2023**, as Document No. **202301090055**, 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:

318 Curtis Dr, Anacortes, WA 98221

Abbreviated Legal: Lot 16, "Cap Sante Park Addition To Anacortes, Washington", as per plat recorded in Vol 4 of Plats, Pg 52, records of Skagit County, WA. Together with that portion of vacated right-of-way adjacent to said Lot 16, vacated by City of Anacortes Ordinance No. 2686, recorded February 2, 2005, under AF's No. 200502020113 Assessor's Tax Parcel ID #: 3780-000-018-0100 / P130573


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 **February 1, 2054** to **April 1, 2054**.
- The Loan Amount is **\$960,000.00**.

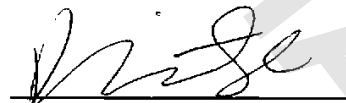
The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

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


Glenda J. Montgomery
Vice President, Banner Bank


Glenda J. Montgomery
Assistant Secretary of
Mortgage Electronic Registration Systems, Inc.

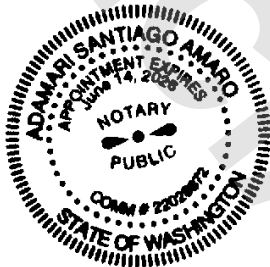

Brittany Pedersen


Eric Pedersen

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 29th, of this month March, of this year 2024, personally appeared Brittany Pedersen and Eric Pedersen, 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.



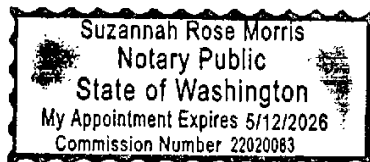
Adamari Santiago Amaro
 Notary Public

Expires:
 Month June, Date 14, Year 2026

State of: Washington
 County of: Walla Walla

On this day 5th, of this month April, of this year 2024, before me, Suzannah Rose Morris Notary Public, appeared Glenda J Montgomery, personally known to me to be the 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.



Suzannah Rose Morris
 Notary Public

Expires:
 Month 05, Date 12, Year 2026