Skagit County Auditor, WA

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

> Loan Number: <u>18108238</u> MERS # 100167900010431722 **MERS # (888) 679-6977**

DEED OF TRUST MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made this <u>April 17, 2024</u>, between <u>SCOTT LEE WILSON AND THERESA MARIE WILSON, A MARRIED COUPLE</u> (the "Borrowers") and <u>Banner Bank</u> (Lender), and <u>Mortgage Electronic Registration Systems, Inc.</u>, (Mortgagee), amends and supplements that certain Deed of Trust dated <u>June 16, 2023</u> and granted or assigned to <u>Mortgage Electronic Registration Systems, Inc.</u>, as mortgagee of record (solely as nominee for Lender's successors and assigns), P.O. Box 2026, Flint Michigan 48501-2026 and recorded on <u>June 22, 2023</u>, as Document No. <u>202306220016</u>, in Book <u>n/a</u>, at page <u>n/a</u>, in the Official Records of the County of <u>Skagit</u>, State of <u>Washington</u> (the "Security Instrument"), and covering the real property commonly known as follows:

2304 Grant Pl, Anacortes, WA 98221

Abbreviated Legal: Lot 14, Skyline No.6, according to the plat thereof, recorded in Vol 9 of Plats, pgs 64-67A, records of Skagit County, WA Assessor's Tax Parcel ID #: P59404/3822-000-014-0012

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

- . The Maturity date is April 1, 2054.
- The Loan Amount is \$262,000.00.
- Modify the legal description to include VIN <u>01700PHA004281AB</u>.

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.

Scott Lee Wilson

Theresa Marie Wilson

ALL SIGNATURES MUST BE ACKNOWLEDGED

State of Washington	
County of Skagit	
day 24 %, of this month April Lee Wilson and Theresa Marie Wilso	tary Public in and for said County and State, on this , of this year 2-24, personally appeared Scott n, and proved to me to be the persons whose names are and acknowledged to me that they executed the same for expressed.
A K TENVE ON THE PROPERTY OF T	Notary Public Expires: Month , Date 10 , Year 2027
State of: Washington County of: Walla Walla	
On this day 3 of this month May, of this year 2024, before me, 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.	
Suzannah Rose Morris Notary Public State of Washington My Appointment Expires 5/12/2026 Commission Number 22020083	Notary Public Expires: Month 05 , Date 12 , Year 2026