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02/13/2026 09:29 AM Pages: 1 of 3 Fees: \$305.50  
Skagit County Auditor

RECORD & RETURN TO 53346  
LIEN SOLUTIONS  
P.O. BOX 29071  
Glendale, CA 91209-9071  
107643386-WA57-Skagit

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

Loan Number: **18115105**  
MERS # 100167900010504429  
MERS # (888) 679-6977

**DEED OF TRUST MODIFICATION AGREEMENT**

This Loan Modification Agreement (the "Agreement"), made this **January 7, 2026**, between **JONATHAN J DECKER AND AMBER R DECKER, 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 16, 2024** 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 18, 2024**, as Document No. **202404180010**, 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:

**7978 Cabin Creek Rd, Sedro Woolley, WA 98284**

**Abbreviated Legal: Lot 3, Skagit County Short Plat No. 93-022 approved July 8, 1993, and recorded under Skagit Auditor's File No. 9307090039, being a portion of the Southeast Quarter of the Southeast Quarter of Section 10, Township 35 North, Range 6 East. W.M., TOGETHER WITH that portion of Lot 2 of said Short Plat No. 93-022 described as follows: BEGINNING in the Northeast corner of Lot 1 of said Short Plat No. 93-022; Thence South 01°01'07" West, 200.03 feet along the East boundary of said Lot 1; Thence North 88°00'40" West, 138.63 feet; Thence North 01°01'07" East, 198.02 feet; Thence North 87°10'54" West, 138.68 feet to the POINT OF BEGINNING. Situated in Skagit County, State of Washington. Assessor's Tax Parcel ID #: 350610-4-013-0008/P41001**

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, 2055** to **January 1, 2056**.
- The Loan Amount is **\$479,959.00**.

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.

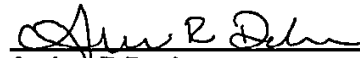
Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and Banner Bank shall be bound by, and comply with all the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain in full force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

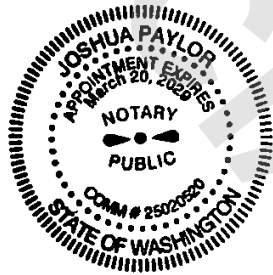
  
Jonathan J Decker

  
Amber R Decker

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 3<sup>rd</sup>, of this month February, of this year 2026, personally appeared Jonathan J Decker and Amber R Decker, 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.

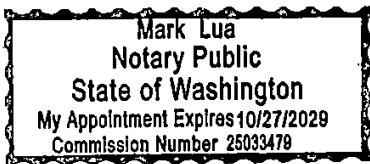


[Signature]  
Notary Public  
Expires:  
Month 03, Date 20, Year 2029

State of: Washington  
County of: Walla Walla

On this day 6, of this month February, of this year 2026, before me, Mark Lua, 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.



[Signature]  
Notary Public  
Expires:  
Month 10, Date 27, Year 2029