



**202605150038**

05/15/2026 10:05 AM Pages: 1 of 4 Fees: \$306.50  
Skagit County Auditor

RECORD & RETURN TO 53346  
LIEN SOLUTIONS  
P.O. BOX 29071  
Glendale, CA 91209-9071  
108939358-WA57-Skagit

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: **18123937**  
MERS # 100167900010598983  
MERS # (888) 679-6977

**DEED OF TRUST MODIFICATION AGREEMENT**

This Loan Modification Agreement (the "Agreement"), made this **February 19, 2026**, between **MATT ANDREW DEL NAGRO AND TAMI LYNN DEL NAGRO, 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 **May 30, 2025** 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 30, 2025**, as Document No. **202505300089**, 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:

**36071 Ohara Rd, Sedro Woolley, WA 98284**

Abbreviated Legal: **PARCEL A: LOT 4, SHORT PLAT NO. 103-78, APPROVED JULY 6, 1979, RECORDED JULY 10, 1979, IN VOLUME 3 OF SHORT PLATS, PAGE 137, UNDER AUDITOR'S FILE NO. 7907100001, RECORDS OF SKAGIT COUNTY WASHINGTON; PARCEL B: A NON-EXCLUSIVE EASEMENT FOR INGRESS, EGRESS AND UTILITIES OVER, ACROSS AND THROUGH THAT PORTION OF THE SOUTH 16 1/2 FEET OF THE NORTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 13, TOWNSHIP 35 NORTH, RANGE 6 EAST, W.M. (See Attached Exhibit "A" for Full Legal)**  
Assessor's Tax Parcel ID #: **P42939 / 350718-0-001-0001**

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

- The Maturity date is **March 1, 2056**.
- The Loan Amount is **\$335,355.78**.
- Modify the legal description to include VIN **ALB044483ORAB**.

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.

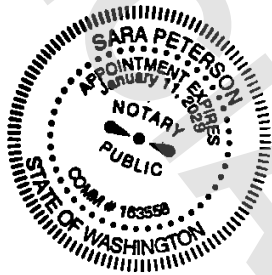
  
Matt Andrew Del Nagro

  
Tami Lynn Del Nagro

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 13, of this month March, of this year 2020, personally appeared Matt Andrew Del Nagro and Tami Lynn Del Nagro, 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.



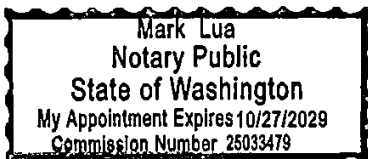
Sara Peterson  
Notary Public

Expires: Month 1, Date 11, Year 2029

State of: Washington  
County of: Walla Walla

On this day 10, of this month March, of this year 2020, 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.



Mark Lua  
Notary Public

Expires: Month 10, Date 27, Year 2029

**EXHIBIT "A"**

**PARCEL A:**

LOT 4, SHORT PLAT NO. 103-78, APPROVED JULY 6, 1979, RECORDED JULY 10, 1979, IN VOLUME 3 OF SHORT PLATS, PAGE 137, UNDER AUDITOR'S FILE NO. 7907100001, RECORDS OF SKAGIT COUNTY WASHINGTON, BEING A PORTION OF GOVERNMENT LOT 1, SECTION 18, TOWNSHIP 35 NORTH, RANGE 7 EAST, W. M., ALSO BEING A PORTION OF THE NORTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 13, TOWNSHIP 35 NORTH, RANGE 6 EAST, WM.,

EXCEPT THAT PORTION WHICH LIES EASTERLY OF THE SOUTHERLY EXTENSION OF THE WESTERLY LINE OF LOT 3 OF SAID SHORT PLAT, EXCEPT THE SOUTH 30 FEET THEREOF AS CONVEYED TO CHARLES W. ADAMS, ON MAY 5, 2006, UNDER AUDITOR'S FILE NO. 200605050143, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

**PARCEL B:**

A NON-EXCLUSIVE EASEMENT FOR INGRESS, EGRESS AND UTILITIES OVER, ACROSS AND THROUGH THAT PORTION OF THE SOUTH 16 1/2 FEET OF THE NORTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 13, TOWNSHIP 35 NORTH, RANGE 6 EAST, W.M. LYING EASTERLY OF THE STATE HIGHWAY NO. 20 AS CONVEYED BY DEED RECORDED JANUARY 3, 1958, UNDER AUDITOR'S FILE NO. 560286, RECORDS OF SKAGIT COUNTY, WASHINGTON,.

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.