

Return To:  
Attn: Lori Bessey  
Banner Bank  
P.O. Box 907  
Walla Walla WA 99362

Loan Number: 18008658  
MERS # 100167900009384817  
MERS # (888) 679-6977

### LOAN DEED MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made this May 8, 2015, between Tyson L Ferguson and Kelly S Ferguson, Husband and Wife (the "Borrowers") and Banner Bank (Lender), and Mortgage Electronic Registration Systems, Inc., (Mortgagee), amends and supplements that certain Deed of Trust dated August 28, 2014 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 September 2, 2014, as Document No. 2014001481, in Book n/a, at page n/a, in the Official Records of the County of Skamania, State of Washington (the "Security Instrument"), and covering the real property commonly known as follows:

NHN Laurel Ln, Washougal, WA 98671

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

- The Maturity date is June 1, 2045.
- The Loan balance is \$254,987.00.
- This property is better know as:

201 Laurel Ln, Washougal, WA 98671


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 MERS

  
Tyson L Ferguson

  
Kelly S Ferguson

ALL SIGNATURES MUST BE ACKNOWLEDGED

State of Washington SS.

County of Clark

BEFORE ME, the undersigned, a notary Public in and for said County and State, on this 15

day of, June 2015, personally appeared Tyson L Ferguson and Kelly S Ferguson, 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.



Luana Lovett  
Notary Public

Expires: 1/16/2018

State of: Washington

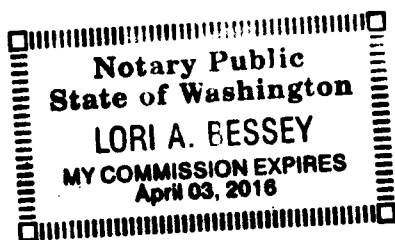
SS.

County of: Walla Walla

On this July 16<sup>th</sup>, 2015, before me, Lori A Bessey,

Notary Public, appeared Penne Oberg, personally known to me to be the Senior Vice President of Banner Bank & Assistant Secretary of MERS, 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.



Lori A Bessey  
Notary Public

Commission Expires:

April 3, 2016