AFN #2017001988 Recorded Sep 25, 2017 10:03 AM DocType: LM Filed by: Banner Bank Page: 1 of 2 File Fee: \$74.00 Auditor Robert J. Waymire Skamania County,

Return To: Attn: Custom Draws Banner Bank 10 S First Ave Walia Walla, WA 99362

Loan Number: 18029340 MERS # 100167900009596535 MERS # (888) 679-6977

LOAN DEED MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made this May 22, 2017, between Robby K Hettling and Nacy L Hettling, 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 September 12, 2016 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 <u>September 13, 2016</u>, as Document No.<u>2016001894</u>, in Book <u>n/a</u>, at page <u>n/a</u>, in the Official Records of the County of Skamania, State of Washington (the "Security Instrument"), and covering the real property commonly known as follows:

141 Highland Rd, Washougal, WA 98671

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 July 1, 2047 to June 1, 2047.
- The Loan balance is \$270,218.29.
- This property is better know as:

151 Highland Rd, 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

Assistant Secretary of MERS

AFN #2017001988 Page: 2 of 2

ALL SIGNATURES MUST BE ACKNOWLEDGED

State of Washington ss.
State of Washington ss. County of Clark
BEFORE ME, the undersigned, a notary Public in and for said County and State, on this 31 5th
day of,, personally appeared, personally appeared
Excla Pacific Notary Public Expires: 4-1-18 Expires: 4-1-18
State of: Washington SS. County of: Walla Walla On this $8 + 9 + 14492017$, before me, $8 + 9 + 111986$,
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 or oath that she is authorized to execute the said instrument.
WITNESS my hand and official seal. La Resultant Notary Public Commission Expires: 6/27/2021 JUNE 27, 2021 JUNE 27, 2021