10:03 AM AFN #2017001989 Recorded Sep 25, 2017 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 Walla Walla, WA 99362

Loan Number: <u>18025133</u> MERS # 100167900009553726 MERS # (888) 679-6977

## LOAN DEED MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made this June 29, 2017, between Wilford A Faler and Marcy Anne Faler, 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 December 1, 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 December 6, 2016, as Document No. 2016002558, 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:

## 12 Martin 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 October 1, 2047 to July 1, 2047.
- The Loan balance is \$294,684.35.

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 Obera

Senior Vice President, Banner Bank

Assistant Secretary of MERS

Wilford A Faler

Marcy Anne Faler

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## ALL SIGNATURES MUST BE ACKNOWLEDGED

State of
County of UWW SS.
BEFORE ME, the undersigned, a notary Public in and for said County and State, on this
State of: Washington  County of: Walla Walla  On this Sept 143,2017, before me, Debra Revisionally 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.  Notary Public  Notary Public  COMM. EXPIRES  JUNE 27, 2021  Motary Public  Commission Expires:  6/27/2021