Skamania County, WA Total: \$205.50 Pgs=3

MODAG

Request of: LIEN SOLUTIONS

2022-001987

09/27/2022 03:54 PM

eRecorded by: Simplifile

Requested by and Return to:

Attn: Custom Draws/Lori Bessey

10 S 1st Ave

Banner Bank

Walla Walla, WA 99362

Loan Number: <u>18088799</u> MERS # 100167900010225041 MERS # (888) 679-6977

DEED OF TRUST MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made this <u>September 8, 2022</u>, between <u>BRIAN MCKENZIE AND ASHLEIGH MCKENZIE, HUSBAND AND WIFE</u> (the "Borrowers") and <u>Banner Bank</u> (Lender), and <u>Mortgage Electronic Registration Systems, Inc.</u>, (Mortgagee), amends and supplements that certain Deed of Trust dated <u>September 7, 2021</u> and granted or assigned to <u>Mortgage Electronic Registration Systems, Inc.</u>, 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 9, 2021</u>, as Document No. <u>2021-003075</u>, in Book <u>n/a</u>, at page <u>n/a</u>, in the Official Records of the County of <u>Skamania</u>, State of <u>Washington</u> (the "Security Instrument"), and covering the real property commonly known as follows:

2106 Aalvik Rd, Stevenson, WA 98648

Abbreviated Legal: Lot 4 Aalvik Sp #2 Bk T/Pg 44 Amended T/Pg 113 Assessor's Tax Parcel ID #: 02-07-20-1-0-0505-00

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, 2052 to September 1, 2052.
- The Loan Amount is \$735,000.00.
- This property is better known as:

2106 Alvik Rd, North Bonneville, WA 98639

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

Mortgage Electronic Registration Systems, Inc.

Brian McKenzie

Ashleigh McKenzie

ALL SIGNATURES MUST BE ACKNOWLEDGED

State of Washington	
County of <u>Skamania</u>	4.
BEFORE ME, the undersigned, a notary Public in and for	r said County and State, on this 16th
day of, September, 2022	, personally appeared
Brian McKenzie and Ashleigh McKenzie, and proved	to me to be the persons whose names
are subscribed to the foregoing instrument, and acknowledge	wledged to me that they executed the
same for the purposes and consideration therein express	sed.
same for the purposes and consideration therein express	
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The state of the s	adda
Notary F	
TO THE POLICE OF THE PROPERTY	taddox
Expires:	10/12/25
TINDE WASTING	
Notary F Notary F Notary F Expires: State of: Washington County of: Walls Wells	- 1
State of: Washington	
County of: Walla Walla	
2	
On this Optember 23, 2000, before me,	Flitabotto Holden
Notary Public, appeared Penne Oberg	personally known
to me to be the Senior Vice President of Banner Ban	k & Assistant Secretary of Mortgage
Electronic Registration Systems, Inc., the corporation and acknowledged the said instrument to be the free	that executed the foregoing instrument
corporation for the uses and purposes therein and on oa	th that she is authorized to execute the
said instrument.	is dutilelized to except the
WITNESS much and and afficial as at	
WITNESS my hand and official seal.	1.
Clepleth	Realclass
Notary Public	0: 0 11
ELIZABETH HOLDEN	25, 2024
Notary Public Commission Exp State of Washington	ires
Commission # 20118348	
Comm. Expires Nov 25, 2024	