

Skamania County, WA

Total: \$205.50 Pgs=3

MODAG

Request of: LIEN SOLUTIONS

eRecorded by: Simplifile

2022-001988

09/27/2022 03:55 PM

Requested by and Return to:

Banner Bank

Attn: Custom Draws/Lori Bessey

10 S 1st Ave

Walla Walla, WA 99362

Loan Number: **18080428**

MERS # 100167900010138855

MERS # (888) 679-6977

DEED OF TRUST MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made this **August 30, 2022**, between **CHRISTOPHER MARK VILLA AND DIANE LIZARDI VILLA, 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 **May 25, 2021**, 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 **June 1, 2021**, as Document No. **2021-001920**, 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 NE Lower Basso Circle, Stevenson, WA 98648

Abbreviated Legal: Lot 5 Chinidere Phase 1 AF #2017000886

Assessor's Tax Parcel ID #: 03-75-36-3-0-1205-00

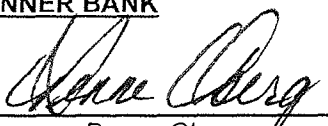
In Consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

- Modify the Maturity date from **June 1, 2052** to **September 1, 2052**.
- The Loan Amount is **\$548,000.00**.
- This property is better known as:
230 NE Lower Basso Circle, Stevenson, WA 98648

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.



Christopher Mark Villa

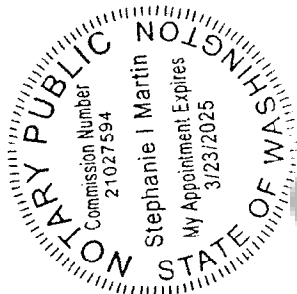


Diane Lizardi Villa

ALL SIGNATURES MUST BE ACKNOWLEDGED

State of Washington
County of Skamania

BEFORE ME, the undersigned, a notary Public in and for said County and State, on this 10th
day of, September, 2022, personally appeared
Christopher Mark Villa and Diane Lizardi Villa, 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.

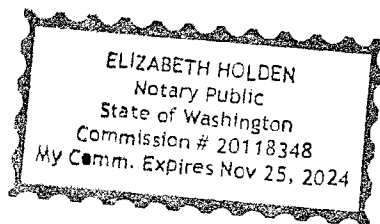


Smart
Notary Public
Expires: 03-23-2025

State of: Washington
County of: Walla Walla

On this September 2, 2022 before me, Elizabeth Holden,
Notary Public, appeared Penne Oberg, personally known
to me to be the **Senior 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.



Elizabeth Holden
Notary Public
November 25, 2024
Commission Expires