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

MODAG

LIEN SOLUTIONS Request of:

2023-000298

03/07/2023 03:59 PM

eRecorded by: Simplifile

Requested by and Return to: Banner Bank Attn: Custom Draws/Lori Bessey 10 S 1st Ave Walla Walla, WA 99362

> Loan Number: <u>18083144</u> MERS # 100167900010166369 MERS # (888) 679-6977

DEED OF TRUST MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made this January 18, 2023, between BRANDON LEE DAUGHERTY, A SINGLE PERSON (the "Borrowers") and Banner Bank (Lender), and Mortgage Electronic Registration Systems, Inc., (Mortgagee), amends and supplements that certain Deed of Trust dated April 20, 2022 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 April 25, 2022, as Document No. 2022-000856, 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:

583 High Bridge Rd, Carson, WA 98610

Abbreviated Legal: Lot 2 Bradley S/P #2021002414 Assessor's Tax Parcel ID #: 03-08-17-2-0-0125-00

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 May 1, 2053 to February 1, 2053.
- The Loan Amount is \$434,566.00.

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.

Brandon Lee Daugherty

ALL SIGNATURES MUST BE ACKNOWLEDGED

State of Washing fon
State of Washing for Skamania
BEFORE ME, the undersigned, a notary Public in and for said County and State, on this
Notary Public State of Washington WANDA SCHARFE COMM. # 19110500 MY COMM. EXP. SEPTEMBER 26, 2023 MY COMM. EXP. SEPTEMBER 26, 2023
State of: Washington County of: Walla Walla
On this March 2, 203, 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 State of Washington Commission # 20118348