

Skamania County, WA

Total: \$206.50 Pgs=4

MODAG

Request of: LIEN SOLUTIONS

eRecorded by: Simplifile

2023-000541

04/18/2023 03:49 PM

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

Loan Number: 18096313
MERS # 100167900010304002
MERS # (888) 679-6977

DEED OF TRUST MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made this February 21, 2023, between ANDREW HOWARD AND ALANNA HOWARD, A MARRIED COUPLE (the "Borrowers") and Banner Bank (Lender), and Mortgage Electronic Registration Systems, Inc., (Mortgagee), amends and supplements that certain Deed of Trust dated March 24, 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 March 29, 2022, as Document No. 2022-000617, 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 Panda Rd, Washougal, WA 98671

Abbreviated Legal: Lot 2 Panda Heights
Assessor's Tax Parcel ID #: 02-05-30-0-0-1315-00

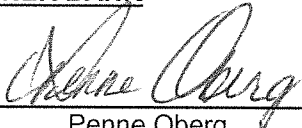
In Consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

- Modify the Maturity date from April 1, 2053 to March 1, 2053.
- The Loan Amount is \$570,000.00.
- This property is better known as:
571 Panda Rd, Washougal, WA 98671

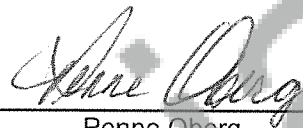
The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

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



Penne Oberg
Assistant Secretary of
Mortgage Electronic Registration Systems, Inc.

Andrew Howard by
Alanna Howard as his Attorney in fact
Andrew Howard



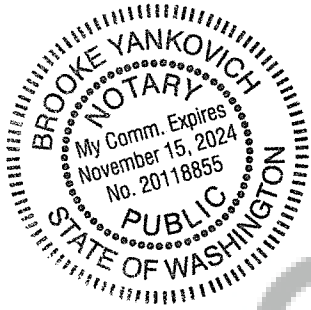
Alanna Howard

Unofficial Copy

ALL SIGNATURES MUST BE ACKNOWLEDGED

State of Washington
County of CLARK

BEFORE ME, the undersigned, a notary Public in and for said County and State, on this 27th
day of, MARCH, 2023, personally appeared
~~XXXXXXXXXXXX~~ Alanna Howard, 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.



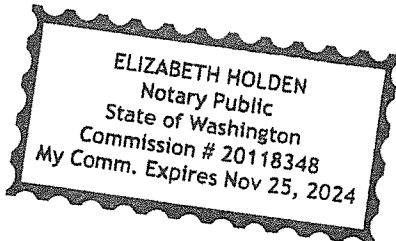
[Signature]
Notary Public
Expires: 11/15/2024

State of: Washington
County of: Walla Walla

On this April 12, 2023, 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



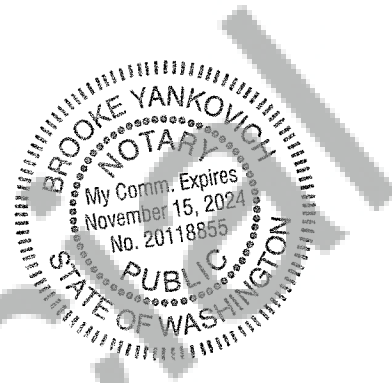
STATE OF Washington }
County of CLARK } SS.

I certify that I know or have satisfactory evidence that Alanna Howard is the person who appeared before me, signing as attorney in fact for Andrew Howard and said person acknowledged that (he/she) signed this instrument to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated this 27th day of March, 2023



Notary Public for Washington
My Commission Expires: 11/15/2024



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