

Skamania County, WA  
Total: \$305.50 Pgs=3  
MODAG  
Request of: LIEN SOLUTIONS  
eRecorded by: Simplifile

**2025-001879**  
11/24/2025 07:46 AM

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

Loan Number: **18116632**  
MERS # 100167900010520946  
MERS # (888) 679-6977

#### DEED OF TRUST MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made this September 16, 2025, between **KATRINA HERZ AND MATTHEW A HERZ, WIFE AND HUSBAND** (the "Borrowers") and **Banner Bank** (Lender), and **Mortgage Electronic Registration Systems, Inc.**, (Mortgagee), amends and supplements that certain Deed of Trust dated July 8, 2024 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 July 16, 2024, as Document No. 2024-000944, 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:

**442 Hoffman Rd, Washougal, WA 98671**

**Abbreviated Legal: A TRACT OF LAND IN SECTION 4, TOWNSHIP 1 NORTH, RANGE 5 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS: LOT 2, MAY BRESLAN SHORT PLAT, RECORDED IN AUDITOR'S FILE NO. 2004154523, SKAMANIA COUNTY RECORDS**  
**Assessor's Tax Parcel ID #: 01-05-04-0-0-0804-00**

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 August 1, 2055 to September 1, 2055.
- The Loan Amount is \$733,863.00.

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**



Glenda J. Montgomery  
Vice President, Banner Bank



Glenda J. Montgomery  
Assistant Secretary of  
Mortgage Electronic Registration Systems, Inc.



Katrina Herz

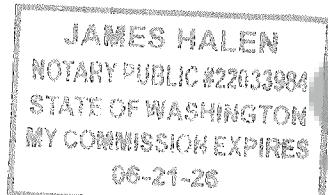


Matthew A. Herz

ALL SIGNATURES MUST BE ACKNOWLEDGED

State of WA  
County of Clark

BEFORE ME, the undersigned, a notary Public in and for said County and State, on this day 8, of this month October, of this year 2025, personally appeared Katrina Herz and Matthew A Herz, 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.

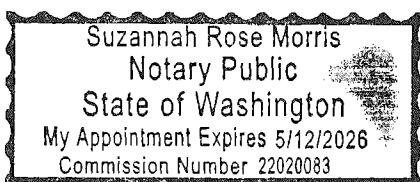


Notary Public  
Expires: Month 06, Date 21, Year 26

State of: Washington  
County of: Walla Walla

On this day 15<sup>th</sup>, of this month October, of this year 2025, before me, Suzannah Rose Morris, Notary Public, appeared Glenda J Montgomery, personally known to me to be the 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.



Suzannah Rose Morris  
Expires: Month May, Date 12, Year 2026