

**AFTER RECORDING MAIL TO:**

**Company Name:** RUTH RUHL, P.C.  
**Contact Name:** Recording Department  
**Address:** 2305 Ridge Road, Suite 106  
**City/State:** Rockwall, Texas 75087



200902270138

Skagit County Auditor

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**LOAN #:** 18420133

**DOCUMENT TITLE:** Loan Modification Agreement

**REFERENCE NUMBERS OF RELATED DOCUMENTS:**

**Book/Liber:** N/A

**Page:** N/A

**Instrument No.:** 200601050031

**BETWEEN**

**GRANTOR(S):**

1. Steven Pugh
2. Cassie Henry
- 3.
- 4.

**AND**

**GRANTEE:** LaSalle Bank National Association, as Trustee under the Pooling and Servicing Agreement dated as of May 1, 2006, GSAMP Trust 2006-HE3 by: Litton Loan Servicing LP as its attorney-in-fact

**Abbreviated Legal Description as follows:** (i.e. lot/block/plat or section/township/range/quarter/quarter)

THE LAND REFERRED TO IN THIS REPORT/POLICY IS SITUATED IN THE STATE OF WASHINGTON, COUNTY OF SKAGIT, AND IS DESCRIBED AS FOLLOWS:

LOT 20, "LITTLE MOUNTAIN ADDITION", AS PER PLAT RECORDED IN VOLUME 15 OF PLATS AT PAGES 1 THROUGH 5, INCLUSIVE, IN THE RECORDS OF SKAGIT COUNTY, STATE OF WASHINGTON.

EXCEPT THAT PORTION OF SAID LOT 20, DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHWEST CORNER OF SAID LOT 20; THENCE NORTH 27 DEGREES 36'20" WEST, ALONG THE WEST LINE OF SAID LOT 20, A DISTANCE OF 67.26 FEET TO THE NORTHWEST CORNER OF SAID LOT 20; THENCE NORTH 74 DEGREES 05'49" EAST ALONG THE NORTH LINE OF LOT 20, A DISTANCE OF 3.84 FEET; THENCE SOUTH 32 DEGREES 27'50" EAST, A DISTANCE OF 63.32 FEET; THENCE SOUTH 42 DEGREES 00'35" WEST, A DISTANCE OF 9.74 FEET TO THE TRUE POINT OF BEGINNING.

**Assessor's Property Tax Parcel/Account Number(s):** P100617

**NOTE:** The auditor/recorder will rely on the information on the form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.

**After Recording Return To:**

RUTH RUHL, P.C.

[Company Name]

Attn: Recording Department

[Name of Natural Person]

2305 Ridge Road, Suite 106

[Street Address]

Rockwall, Texas 75087

[City, State, Zip]

**Prepared By:**

RUTH RUHL, P.C. and

Co-Counsel, Routh Crabtree Olsen, PS

[Space Above This Line For Recording Data]

Loan No.: 18420133

MERS No.: 1001752-0000289168-0

MERS Phone: 1-888-679-6377

**LOAN MODIFICATION AGREEMENT**

**(Providing for Initial Temporary Fixed Rate with  
Conversion to Original Adjustable Interest Rate Note terms)**

This Loan Modification Agreement ("Agreement"), effective this 1st day of March, 2008, between Steven Pugh, an unmarried man and Cassie Henry, an unmarried woman

("Borrower")

and LaSalle Bank National Association, as Trustee under the Pooling and Servicing Agreement dated as of May 1, 2006, GSAMP Trust 2006-HE3 by: Litton Loan Servicing LP as its attorney-in-fact

("Lender"),  
("Mortgagee"),

and Mortgage Electronic Registration Systems, Inc.

amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") and Timely Payment Rewards Rider, if any, dated January 3rd, 2006, granted or assigned to Mortgage Electronic

Registration Systems, Inc. as mortgagee of record (solely as nominee for Lender and Lender's successors and assigns), P.O. Box 2026, Flint, Michigan 48501-2026 and recorded on Jan. 5, 2006, in Book/Liber

N/A, Page N/A, Instrument No. #200601050031, Official Records of Skagit County, Washington, and (2) the adjustable rate note (the "Note"), bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in said Security Instrument and defined therein as the "Property," located at 1317 Jessica Place, Mount Vernon, Washington 98274



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the real property described being set forth as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of March 1st, 2008, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 163,600.00, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender.

2. **Initial Temporary Fixed Interest Rate and Payment:** Interest will be charged on the Unpaid Principal Balance at the yearly fixed rate of 7.100 %, from March 1st, 2008 until January 1st, 2010. Borrower promises to make twenty-three (23) monthly payments of interest only of U.S. \$ 967.97, beginning on the 1st day of April, 2008. Borrower will continue making monthly interest only payments on the same day of each succeeding month until February 1st, 2010.

3. **Adjustable Interest Rate and Payment:** Interest will be charged on the Unpaid Principal Balance from February 1st, 2010. The interest rate Borrower will pay will be determined in accordance with the terms of the Note and may change every six (6) months in accordance with the terms of the Note. Borrower promises to make monthly payments of interest only beginning on the 1st day of March, 2010, and continuing thereafter on the same day of each succeeding month until February 1st, 2011, which interest only payments will be determined in accordance with the terms of the Note. Thereafter, Borrower promises to make monthly payments of principal and interest beginning on March 1st, 2011. The amount of Borrower's monthly principal and interest payments will be determined in accordance with the terms of the Note and may change in accordance with the terms of the Note. Borrower will continue to make monthly principal and interest payments on the same day of each succeeding month until principal and interest are paid in full, except that, if not sooner paid, the final payment of principal and interest shall be due and payable on the 1st day of February, 2036, which is the present or extended Maturity Date.

**Borrower understands and acknowledges that the Note contains provisions allowing for changes in the interest rate and the monthly payment. The Note limits the amount the Borrower's interest rate can change at any one time and the maximum rate the Borrower must pay.**

4. If on the Maturity Date, Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.

5. If the Borrower has, since inception of this loan but prior to this Agreement, received a discharge in a Chapter 7 bankruptcy, and there having been no valid reaffirmation agreement of the underlying debt, by entering into this Agreement, the Lender is not attempting to re-establish any personal liability for the underlying debt.

6. Borrower understands and agrees that:

(a) All the rights and remedies, stipulations, and conditions contained in the Security Instrument relating to default in the making of payments under the Security Instrument shall also apply to default in the making of the modified payments hereunder.

(b) All covenants, agreements, stipulations, and conditions in the Note and Security Instrument shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Note and Security Instrument shall be diminished or released by any provisions hereof, nor shall this Agreement in any way impair, diminish, or affect any of Lender's rights under or remedies on the Note and



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Security Instrument, whether such rights or remedies arise thereunder or by operation of law. Also, all rights of recourse to which Lender is presently entitled against any property or any other persons in any way obligated for, or liable on, the Note and Security Instrument are expressly reserved by Lender.

(c) Borrower has no right of set-off or counterclaim, or any defense to the obligations of the Note or Security Instrument.

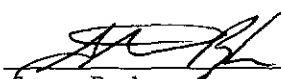
(d) Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument.

(e) All costs and expenses incurred by Lender in connection with this Agreement, including recording fees, title examination, and attorney's fees, shall be paid by the Borrower and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.

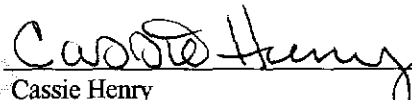
(f) Borrower agrees to make and execute such other documents or papers as may be necessary or required to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.

7. This Agreement will not be binding or effective unless and until it has been signed by both Borrower and Lender.

5/21/08  
Date

  
Steven Pugh (Seal)  
-Borrower

5/21/08  
Date

  
Cassie Henry (Seal)  
-Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
(Seal)  
-Borrower



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### BORROWER ACKNOWLEDGMENT

State of Washington §  
County of Skagit § ss.:  
§

I certify that I know or have satisfactory evidence that Steven Pugh and Cassie Henry

[name of person] is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: May 21, 2008

(Seal)



Lynnette K Nilson  
(Signature)

LYNNETTE K NILSEN

Printed/Typed Name:

Notary Public

(Title of Office)

Sedro-Woolley, WA

(Place of Residence of Notary Public)

My Commission Expires: January 15, 2009



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DEC 17 2008

-Date

DEC 17 2008

-Date

LaSalle Bank National Association, as Trustee  
under the Pooling and Servicing Agreement -Lender  
dated as of May 1, 2006, GSAMP Trust 2006-  
HE3 by: Litton Loan Servicing LP as its  
attorney-in-fact

By: \_\_\_\_\_

Printed/Typed Name: Yolanda M. Martinez  
Asst. V-President

Its: \_\_\_\_\_

Mortgage Electronic Registration Systems, Inc.  
-Mortgagee

By: \_\_\_\_\_

Printed/Typed Name: ANNA ROBERTS

Its: Assistant Secretary

### LENDER/MORTGAGEE ACKNOWLEDGMENT

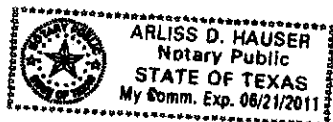
State of Texas §  
County of Harris § ss.:  
§

On this 17 day of December, 2008, before me personally  
appeared Yolanda M. Martinez to me known to be the (president, vice-president,  
secretary, treasurer, or other authorized officer or agent, as the case may be) of LaSalle Bank National  
Association, as Trustee under the Pooling and Servicing Agreement dated as of May 1, 2006, GSAMP Trust 2006-  
HE3 by: Litton Loan Servicing LP as its attorney-in-fact

and ANNA ROBERTS said entity,  
Assistant Secretary of Mortgage Electronic Registration  
Systems, Inc., Mortgagee, that executed the within and foregoing instrument, and acknowledged said instrument to  
be the free and voluntary act and deed of said entity, for the uses and purposes therein mentioned, and on oath stated  
that he/she was authorized to execute said instrument and that the seal affixed is the seal of said entity.

In Witness Whereof I have hereunto set my hand and affixed my official seal the day and year first above  
written.

(Seal)



Arliss Hauser  
(Signature)

Printed/Typed Name: ARLISS D. HAUSER  
ARLISS HAUSER

NOTARY PUBLIC  
(Title of Office)

Harris county  
(Place of Residence of Notary Public)

My Commission Expires: JUN 21 2011

ACKNOWLEDGMENT (WASHINGTON)



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**EXHIBIT "A"**

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EXCEPT THAT PORTION OF SAID LOT 20, DESCRIBED AS FOLLOWS:

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