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Skagit County Auditor

6/16/2011 Page 1 of 2 3:28PM

**This document prepared by and when recorded mail to:**

Mann Mortgage, LLC  
1220 B Whitefish Stage Road  
Kalispell, MT 59901

GMAC Loan Number: 0602340322

LAND TITLE OF SKAGIT COUNTY

133430-PC

## LOAN MODIFICATION AGREEMENT

200905210106

Our Loan #: 1108544

MIN Number: 1000632-000 1108544-4

MERS Phone: (888) 679-6377

This Loan Modification Agreement (the "Agreement"), made this June 13, 2011, Between Robert E Hart and Wanda Hart (the "Borrowers") and Mann Mortgage, LLC (lenders name), **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.** ("Mortgagee") amends and supplements the Mortgage or Deed of Trust (the "Security Instrument"), , and Timely Payment Rewards Rider, if any dated May 15, 2009 **and granted or assigned to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC as mortgagagee of record (solely as nominee for Lender and Lender's successors, PO Box 2026, Flint, MI 48501** and recorded\*in Book        , at pages        , of the County of Skagit, State of WA (the Security Instrument), and covering the real property specifically describe as follows:

**Under Auditor File NO. 200905210106**

Lot 37, "WIDNOR DRIVE," as per plat recorded in Volume 9 of Plats, page 104, records of Skagit County, Washington.

Situate in the City of Mount Vernon, County of Skagit, State of Washington.

The property is more commonly known as:

213 Widnor Drive  
Mount Vernon, WA 98274

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

The MH Rider is missing Cert Status

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 Mann Mortgage, LLC. 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.

**Mann Mortgage, LLC**

*Jennifer Malcom SLC*  
Jennifer Malcom, S.L.C.

**Mortgage Electronic Registration Systems, Inc.**

*Suzanne Faubert C.O.O.*  
Suzanne Faubert, C.O.O.

STATE OF Montana            }  
COUNTY OF Flathead       } ss.

On June 13, 2011, before me appeared **JENNIFER MALCOM & SUZANNE FAUBERT**, to me personally known to me to be the person whose name is signed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and by her signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

**WITNESS my hand and official seal,**



CHRISTY NOUQUE  
NOTARY PUBLIC MONTANA  
Residing at Kalispell, Montana  
My Comm. Expires \_\_\_\_\_

*Christy Nouque*

Print or type name: Christy Nouque  
Notary Public, State of Montana  
My commission expires: Dec 1, 2012

