



201111070092

Skagit County Auditor

11/7/2011 Page

1 of

5 11:55AM

**Recording Requested by/
After Recording Return To:**

Stewart Lender Services
Attn: Modification Recordation
9700 Bissonnet Street, Suite 1500
Houston, TX 77036

LOAN MODIFICATION AGREEMENT

Order ID: 5086772

Project ID: 74346

Loan Number: 128029281

MIN Number: 10013590000072303

Grantor: JOBIE HOWELL

200606010231

Grantee: *Countrywide Home Loans Servicing*

Original Loan Amount: \$253,225.00

Recording Reference: See Exhibit 'B'



Recording Requested by
Countrywide Home Loans Servicing LP
WHEN RECORDED MAIL TO:

Countrywide Home Loans Servicing LP
Post Office Box 10266
Van Nuys, CA 91410-0266
Attention: Document Control

DocID#: 0651280292817105A

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on April 10, 2009 between Jobie Howell (the "Borrower(s)") and Countrywide Home Loans Servicing LP ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated May 25, 2006 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 1244 Arrezo Drive, Sedro Woolley, WA 98284.

The real property described being set forth as follows:

SAME AS IN SAID SECURITY INSTRUMENT

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

The fifth [and sixth] sentence[s] of the first paragraph of the Security Instrument is[are] hereby amended to read in its[their] entirety as follows:

Borrower owes Lender the principal sum of Two Hundred Fifty Five Thousand, Eight Hundred Sixty Four Dollars And Eighty Cents, (U.S. Dollars) (\$255,864.80). This debt is evidenced by Borrower's note dated the same date as the Security Instrument, as amended and restated as of the date herewith ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on January 1, 2037.

The Borrower[s] 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 Borrower[s] and Countrywide Home Loans Servicing LP shall be bound by, and comply with all of 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.



SIGNED AND ACCEPTED THIS 22 Apr DAY OF 2009

BY

[Signature]
Jobie Howell

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of WASHINGTON, County of Island On this 22nd day of April
before me the undersigned, a Notary Public in and for said State, personally appeared

JOBBIE HOWELL JR.

known to me, or proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/~~are~~ subscribed to the foregoing instrument and acknowledged that he executed the same.

Witness my hand and official seal.

Signature [Signature]
MA. ERLINDA C. SIGANO-WALKER
Name (typed or printed)

My commission expires: Oct. 14, 2009

As evidenced by their signatures below, the Co-Owner(s) consent to this Modification of the Mortgage.

CO-OWNER(S)

Co-Owner(s) Signature

Dated: _____

Co-Owner(s) Name (typed or printed)

STATE OF _____

COUNTY OF _____

On _____ before me, _____

Notary Public, personally appeared _____

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signatures(s) on the instrument the person(s), or entity upon behalf of which the person(s) acted, executed the instrument.

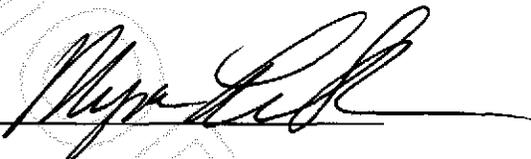
WITNESS my hand and official seal.

Signature _____



201111070092
Skagit County Auditor

As evidenced by the signature below, the Lender agrees to the foregoing.



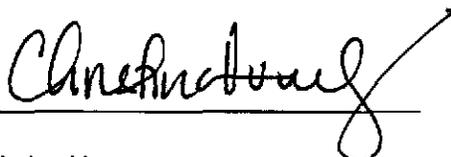
Mortgage Electronic Registration Systems, Inc.-
Nominee for Bank of America N.A. as successor by
Merger to BAC Home Loans Servicing, LP
By: Myra Leblanc, Vice President

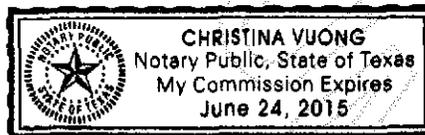
STATE OF TEXAS

COUNTY OF HARRIS

On November 3, 2011 before me, Christina Vuong Notary Public, personally appeared Myra Leblanc personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged that she executed the same in her authorized capacity, and that 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.

Signature 
Christina Vuong



My commission expires: June 24, 2015



201111070092
Skagit County Auditor

Recording Requested by/After Recording Return To:

Stewart Lender Services
Attn: Modification Recordation
9700 Bissonnet Street, Suite 1500
Houston, TX 77036

Order ID: 5086772

Project ID: 74346

Loan Number: 128029281

MIN Number: 10013590000072303

EXHIBIT B

Borrower Name: JOBIE HOWELL

Property Address: 1244 ARREZO DRIVE, SEDRO WOOLLEY, WA 98284

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 08/01/2006 as Instrument/Document Number: 200606010231, and/or Book/Liber Number: N/A at Page Number: N/A in the real records of SKAGIT County, State of WA.

Additional County Requirements:

Original Loan Amount: \$253,225.00

