

Record & Return to:

The Accurate Group of Texas
4888 Loop Central Suite 500
Houston, TX 77081



Skagit County Auditor
11/8/2013 Page 1 of 5 9:03AM \$78.00

RECORD AND RETURN TO:
Green Planet Servicing, LLC
321 Research Parkway, Suite 303
Meriden, CT 06450
ATTN: Loan Operations

Loan No. 0708124754
Tax Parcel ID: P65431
MIN: 1000733-0000662613-3

SPACE ABOVE THIS LINE FOR RECORDER'S USE

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 26th day of September, 2013, between **Jon R. Adams and Martha C. Adams, husband and wife** ("Borrower(s)"), with an address of **1441 Woodland Place, Mount Vernon, Washington 98274** and **MERS as nominee for Green Planet Servicing, LLC** ("Lender"), with offices at 321 Research Parkway, Suite 303, Meriden, CT 06450 "address" ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, originally given to **Jon R. Adams and Martha C. Adams, husband and wife**, dated **November 19, 2010** and recorded **December 8, 2010**, as **Instrument No. 201012080034**, in the Skagit County Clerk's Office, in the original principal amount of **\$317,221.00**; and (2) the Note bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at **1441 Woodland Place, Mount Vernon, Washington 98274**, and more particularly described as follows:

See Legal Description annexed hereto and incorporated herein by reference as Exhibit "A".

With the original principal balance of U.S. **\$317,221.00**, with pre-modification principal of U.S. **\$304,269.72**, and with capitalized money amount of U.S. **\$14,991.28**.

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 **October 31, 2013**, the amount payable under the Note and the Security Instrument is **\$304,269.72** ("Unpaid Principal Balance"). The Borrower acknowledges that interest has accrued but has not been paid and the Lender has incurred, paid or otherwise advanced taxes, insurance premiums and other expenses necessary to protect or enforce its interest in the Note and the Security Instrument, and that such interest, costs and expenses in the total amount of **\$14,991.28** have been added to the indebtedness under the terms of the Note and Security Instrument and the loan re-amortized over **360** months. When payments resume on **November 1, 2013**, the New Unpaid Principal Balance will be **\$319,261.00**.

2. The Borrower(s) promise to pay the Unpaid Principal Balance, plus the interest, to the order of the Lender according to the schedule below. Interest will be charged on the Unpaid Principal Balance pursuant to the terms of the original Note and this Modification agreement as follows:

- (a) 360 monthly payments of principal & interest, calculated at the annual fixed rate of 4.250% (effective from October 1, 2013), in the amount of \$1,570.57 beginning November 1, 2013, and on the 1st day of each month thereafter
- (b) If on October 1, 2043 ("Maturity Date"), Borrower(s) still owe amounts under the Note, Security Instrument or this Agreement, the Borrower(s) shall pay these amounts in full on the Maturity Date.

Borrower(s) shall make the monthly payments described herein at "lender", "address", or at such other place that Lender may designate.

3. If all or any part of the Property or any interest therein is sold or transferred without Lender's prior written consent, the Lender may, at its option, require immediate payment in full of all sums due under the Note, Security Instrument and this Agreement.

If Lender exercises this option, the Lender shall give the Borrower(s) notice of acceleration. The notice shall provide a period of not less than thirty days from the date the notice is delivered or mailed within which the Borrower(s) must pay all sums due under the Note, Security Instrument and this Agreement. If Borrower(s) fail to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by the Note, Security Instrument and /or this Agreement without further notice or demand on the Borrower(s).

4. Borrower(s) will also comply with all other covenants, agreements, terms, conditions, and requirements of the Note and Security Instrument, including, without limitation, the Borrower's agreement to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower(s) are obligated to pay under the terms of the Note and Security Instrument.

5. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and/or Security Instrument. Except as expressly provided in this Agreement, the Note and Security Instrument will remain unchanged and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions of the instruments, as amended by this Agreement.



BORROWER(S):

Date: 10-8-2013

[Signature]
Jon R. Adams

Witness Signature

Witness Print Name

[Signature]
Martha C. Adams

Witness Signature

Witness Print Name

STATE OF Washington

COUNTY OF Skagit

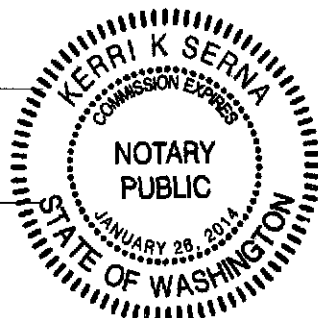
On 10-8-2013, before me, the undersigned, a Notary Public in and for said State, personally appeared **Jon R. Adams and Martha C. Adams** [] personally known to me - OR - [] proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

[Signature]
Signature of Notary

Kerri Serina
Printed Name


My commission expires: 1-26-2014

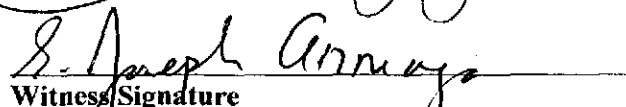


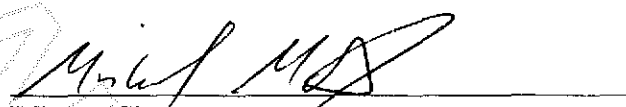
LENDER:

Date: October 10, 2013

BY: MERS as nominee for Green Planet Servicing, LLC


Sandra J. Jarish, Assistant Secretary


Witness Signature
S. Joseph Arriaga
Print Name

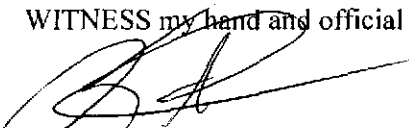

Witness Signature
Michael McArthur
Print Name

STATE OF **Connecticut**

COUNTY OF **New Haven**

On October 10, 2013, before me, the undersigned, a Notary Public in and for said State, personally appeared Sandra J. Jarish
[X] 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 signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.


Signature of Notary



Skagit County Auditor **\$76.00**
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Kamil Andrukiewicz
Printed Name

My commission expires: 2/21/17
KAMIL ANDRUKIEWICZ
NOTARY PUBLIC
State of Connecticut
My Commission Expires
March 31, 2017

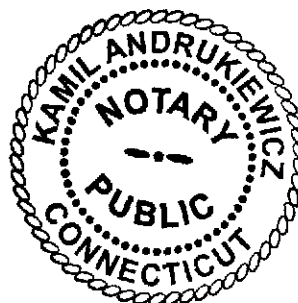


Exhibit "A"

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF **Skagit**, STATE OF **Washington**, AND IS DESCRIBED AS FOLLOWS:

LOT 20, "FOREST ESTATES", AS PER PLAT RECORDED IN VOLUME 8 OF PLATS, PAGES 53 AND 54, RECORDS OF SKAGIT COUNTY, WASHINGTON, TOGETHER WITH AN EASEMENT FOR SEWER LINE CONVEYED ON NOVEMBER 24, 1992, UNDER AUDITOR'S FILE NO. 9211240060.

FOR INFORMATION ONLY:

LOT 20, FOREST ESTATES, VOLUME 8, PAGE 53 AND 54.

APN: P65431



201311080016