



Skagit County Auditor \$80.00
7/29/2014 Page 1 of 9 11:06AM

K. GARE LUNA
ATTORNEY AT LAW

WHEN RECORDED, RETURN TO:
FIRST AMERICAN TITLE INSURANCE CO.
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
NATIONAL RECORDING

When recorded mail to:
FIRST AMERICAN TITLE
ATTN: LMTS
P.O. BOX 27670
SANTA ANA, CA 92799-7670

County: SKAGIT
[Space Above This Line for Recording Data]

Please print or type information WASHINGTON STATE RECORDER'S Cover Sheet (RCW 65.04)

Document Title(s) (or transactions contained therein): (all areas applicable to your document must be filled in)

- 1. LOAN MODIFICATION AGREEMENT 2. _____
- 3. _____ 4. _____

Reference Number(s) of related documents: INSTRUMENT NO. 200603130137

Additional reference #'s on page ___ of document

Grantor/Borrower: KELLY O CALAVAN AND SHANNON M CALAVAN
Phone: _____

Additional Grantors on page ___ of document

Lender/Grantees(s) WELLS FARGO BANK, NA AS ATTORNEY IN FACT FOR DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY ABS CAPITAL INC, TRUST-2006-WMC2 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-WMC2

Additional names on page ___ of document


Legal Description (abbreviated: i.e. lot, block, plat or section, township, range)
LOTS 6 AND 7, BINGHAM PLACE SEC ADD, VOL 14, PGS 103 AND 104

Assessor's Property Tax Parcel/Account Number
0000083791

Assessor Tax # not yet assigned

The Auditor/Recorder will rely on the information provided on the form. The Responsibility for the accuracy of the indexing information is that of the document preparer. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.


This Document Prepared By:
PARRA L MURRAY
WELLS FARGO BANK, N.A.
3476 STATEVIEW BLVD, MAC# X7801-
03K
FORT MILL, SC 29715
(800) 416-1472

~~When recorded mail to: # 8814589~~
First American Title 
Loss Mitigation Title Services 1079.12
P.O. Box 27670
Santa Ana, CA 92799
RE: CALAVAN - PR DOCS

Tax/Parcel No. 0000083791

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Original Principal Amount: \$288,000.00
Unpaid Principal Amount: \$327,755.56
New Principal Amount \$331,852.51
New Money (Cap): \$4,096.95

Fannie Mae Loan No: 
Loan No: (scan barcode)

LOAN MODIFICATION AGREEMENT (DEED OF TRUST)

(Providing for Fixed Step Interest Rates)

This Loan Modification Agreement ("Agreement"), made this 8TH day of MAY, 2014, between **KELLY O CALAVAN AND SHANNON M CALAVAN HUSBAND AND WIFE** ("Borrower") whose address is **1116 STATE STREET, SEDRO WOOLLEY, WASHINGTON 98284** and **DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY ABS CAPITAL I INC, TRUST 2006-WMC2 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-WMC2** ("Lender"), whose address is **1761 EAST SAINT ANDREW PLACE, SANTA ANA, CA 92705**, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated **MARCH 3, 2006** and recorded on **MARCH 13, 2006** in **INSTRUMENT NO. 200603130137**, of the **OFFICIAL** Records of **SKAGIT COUNTY, WASHINGTON**, 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

Wells Fargo Custom Loan Modification Agreement- Single Family - Fannie Mae
Uniform Instrument Form 3179 (fixed) / 3162 (step) (rev. 01/09) 03102014_90
First American Mortgage Services Page 1

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1116 STATE STREET, SEDRO WOOLLEY, WASHINGTON 98284
(Property Address)

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, **MAY 1, 2014**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$331,852.51**, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.
2. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal at the yearly rate of **3.2500%** from **MAY 1, 2014**, and Borrower promises to pay monthly payments of principal and interest in the amount of U.S. **\$1,236.29** beginning on the **1ST** day of **JUNE, 2014**. The new Maturity Date will be **MAY 1, 2054**. Borrower's payment schedule for the modified loan is as follows:

Months	Interest Rate	Interest Rate Change Date	Monthly Principal and Interest Payment Amount	Payment Begins On	Number of Monthly Payments
1-60	3.2500%	05/01/2014	\$1,236.29	06/01/2014	60
61-72	4.2500%	05/01/2019	\$1,418.99	06/01/2019	12
73-480	5.0000%	05/01/2020	\$1,561.02	06/01/2020	408

Borrower shall continue the monthly payments thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **MAY 1, 2054**, (the "Maturity Date"), Borrower still owes amounts under the Note and Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.

3. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by the Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by the Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on Borrower.

4. Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever canceled, null and void, as of the date specified in paragraph No. 1 above:



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- UNIFORM INSTRUMENT
- (a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note, including, where applicable, the Timely Payment Rewards rate reduction, as described in paragraph 1 of the Timely Payment Rewards Addendum to Note and paragraph A.1. of the Timely Payment Rewards Rider. By executing this Agreement, Borrower waives any Timely Payment Rewards rate reduction to which Borrower may have otherwise been entitled; and
 - (b) all terms and provisions of any adjustable rate rider, or Timely Payment Rewards Rider, where applicable, or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.

5. 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 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) 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.
- (d) 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.
- (e) 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.
- (f) If included, the undersigned Borrower(s) acknowledges receipt and acceptance of the Notice of Special Flood Hazard disclosure.
- (g) I consent to the disclosure of my personal information, including the terms of this modification, to any investor, owner, servicer, insurer or guarantor who owns, services, insures or guarantees my first lien account for purposes related to the second mortgage Consumer Relief Program. I also consent to the disclosure of my personal information to any entity that performs support services for the second mortgage Consumer Relief Program, including marketing, survey,



UNOFFICIAL DOCUMENT

research or other borrower outreach, data processing and technical systems consulting.

Wells Fargo Custom Loan Modification Agreement- Single Family - Fannie Mae
Uniform Instrument Form 3179 (fixed) / 3162 (step) (rev. 01/09) 03102014_90
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\$80.00

9 11:06AM

In Witness Whereof, the Lender have executed this Agreement.

WELLS FARGO BANK, NA AS ATTORNEY-IN-FACT FOR DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY ABS CAPITAL I INC, TRUST 2006-WMC2 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-WMC2

By: (print name) Kaoyen Vang (title) Vice President Loan Documentation (sign) 5/29/2014 Date

[Space Below This Line for Acknowledgments]

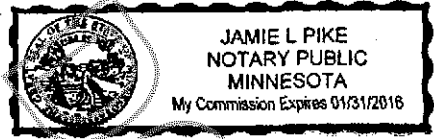
LENDER ACKNOWLEDGMENT

STATE OF Minnesota COUNTY OF Dakota

The instrument was acknowledged before me this 5/29/2014 by Kaoyen Vang the Vice President Loan Documentation of WELLS FARGO BANK, NA AS ATTORNEY-IN-

FACT FOR DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY ABS CAPITAL I INC, TRUST 2006-WMC2 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-WMC2, a Vice President Loan Documentation, on behalf of said company.

[Signature]
Notary Public



Printed Name: Jamie L Pike
My commission expires: 01/31/2016

THIS DOCUMENT WAS PREPARED BY:
PARRA L MURRAY
WELLS FARGO BANK, N.A.
3476 STATEVIEW BLVD, MAC# X7801-03K
FORT MILL, SC 29715



In Witness Whereof, I have executed this Agreement.

Kelly O Calavan
Borrower: KELLY O CALAVAN

5/20/14
Date

Shannon M Calavan
Borrower: SHANNON M CALAVAN

5/20/14
Date

Borrower: _____

_____ Date

Borrower: _____

_____ Date

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT

State of Washington

County of Spokane

On this day personally appeared before me KELLY O CALAVAN, SHANNON M CALAVAN, to me known to be the individual(s) described in and who executed the within and foregoing instrument, and acknowledged that he/she/they signed the same as his/her/their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and seal of office this 20 day of May, 2014.

[Signature]
Notary Public residing at Mount Vernon

Printed Name: K. Garl Long

My commission expires: 7-3-2018

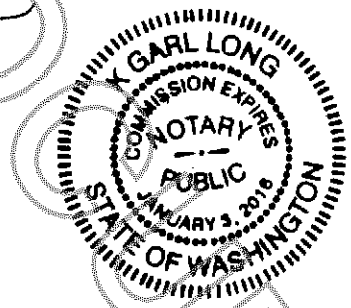


EXHIBIT A

BORROWER(S): KELLY O CALAVAN AND SHANNON M CALAVAN HUSBAND AND WIFE



LOAN NUMBER: (scan barcode)

LEGAL DESCRIPTION:

LOTS 6 AND 7, "PLAT OF BINGHAM PLACE SECOND ADDITION", AS PER PLAT RECORDED IN VOLUME 14 OF PLATS, PAGES 103 AND 104, RECORDS OF SKAGIT COUNTY, WASHINGTON. TOGETHER WITH A NON-EXCLUSIVE EASEMENT FOR INGRESS, EGRESS AND UTILITIES OVER, ACROSS AND UNDER THE EAST 20 FEET OF LOT 7, "PLAT OF BINGHAM PLACE SECOND ADDITION", AS PER PLAT RECORDED IN VOLUME 14 OF PLATS, PAGES 103 AND 101, RECORDS OF SKAGIT COUNTY WASHINGTON.

TAX/PARCEL NO. 0000083791

ALSO KNOWN AS: 1116 STATE STREET, SEDRO WOOLLEY, WASHINGTON 98284

 CALAVAN
48853969 WA
FIRST AMERICAN ELS
MODIFICATION AGREEMENT


106 


201407290079

Date: MAY 8, 2014

Loan Number: (scan barcode)

Lender: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY ABS CAPITAL I INC, TRUST 2006-WMC2 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-WMC2

Borrower: KELLY O CALAVAN, SHANNON M CALAVAN

Property Address: 1116 STATE STREET, SEDRO WOOLLEY, WASHINGTON 98284

NOTICE OF NO ORAL AGREEMENTS

THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES.

THERE ARE NO ORAL AGREEMENTS BETWEEN THE PARTIES.

Receipt of Notice. The undersigned hereby admit to having each received and read a copy of this Notice on or before execution of the Loan Agreement. "Loan Agreement" means one or more promises, promissory notes, agreements, undertakings, security agreements, deeds of trust or other documents, or commitments, or any combination of those actions or documents, pursuant to which a financial institution loans or delays repayment of or agrees to loan or delay repayment of money, goods or any other thing of value or to otherwise extend credit or make a financial accommodation.

Kelly O Calavan _____ *5/29/14*
Borrower _____ Date
KELLY O CALAVAN

Shannon M. Calavan _____ *5/26/14*
Borrower _____ Date
SHANNON M CALAVAN

Borrower _____ Date

Borrower _____ Date

Borrower _____ Date

Borrower _____ Date

