



201409150060

Skagit County Auditor

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

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 (DEED OF TRUST)

Reference Number(s) of Documents assigned or released:

Additional reference #'s on page _____ of document

Grantor(s) (Last name, first name, initials)

1. DARLENE C. QUIROS

2. EDSER L. QUIROS

Additional names on page _____ of document

Grantee(s) (Last name first, then first name and initials)

1. U.S. BANK, N.A.

2.

Additional names on page _____ of document.

Legal description (abbreviated: i.e. lot, block, plat or section, township, range)

LOT 293, HIGHLANDS DIVISION V, PHASE 1 AUD FILE NO. 200612210067 SKAGIT COUNTY

Additional legal is on page _____ of document.

Assessor's Property Tax Parcel/Account Number ☐ Assessor Tax # not yet assigned

49150002930000


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

I am requesting an emergency nonstandard recording for an additional fee as provided in RCW 36.18.010. I understand that the recording processing requirements may cover up or otherwise obscure some part of the text of the original document.

Signature of Requesting Party

This Document Prepared By:
LUCAS CALLOWAY
U.S. BANK N.A.
4801 FREDERICA ST
OWENSBORO, KY 42301
(800) 365-7772

~~When Recorded Mail To:~~
FIRST AMERICAN TITLE
ATTN: LMTS
P.O. BOX 27670
SANTA ANA, CA 92799-7670

~~When recorded mail to: #8998354~~
First American Title 
Loss Mitigation Title Services 12106.1
P/O Box 27670
Santa Ana, CA 92799
RE QUIROS - PROPERTY REPORT

Tax/Parcel No. 49150002930000

_____[Space Above This Line for Recording Data]_____
Original Principal Amount: \$205,900.00 Freddie Mac Loan No.:486142981
Unpaid Principal Amount: \$168,672.24 Loan No: 6912025996
New Principal Amount \$178,621.34
New Money (Cap): \$9,949.10

LOAN MODIFICATION AGREEMENT (DEED OF TRUST) **(To a Fixed Interest Rate)**

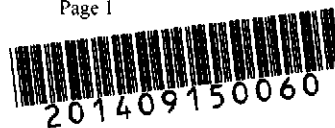
IF THE LOAN MODIFICATION AGREEMENT MUST BE RECORDED, TWO ORIGINAL LOAN MODIFICATION AGREEMENTS MUST BE EXECUTED BY THE BORROWER: ONE ORIGINAL IS TO BE FILED WITH THE NOTE AND ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE THE SECURITY INSTRUMENT IS RECORDED

This Loan Modification Agreement (the "Agreement"), made and effective this 6TH day of AUGUST, 2014, between U.S. BANK N.A. ("Lender"), whose address is 4801 FREDERICA ST, OWENSBORO, KY 42301, and DARLENE C QUIROS, EDSE L QUIROS WIFE AND HUSBAND ("Borrower"), whose address is 5330 LARRABEE WAY, MOUNT VERNON, WASHINGTON 98273, modifies and amends certain terms of Borrower's indebtedness evidenced by (1) the Note (the "Note") to Lender dated NOVEMBER 6, 2007, in the original principal sum of U.S. \$205,900.00 and secured by (2) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") and Rider(s), if any, the Note bearing the same date as and recorded on NOVEMBER 30, 2007 in INSTRUMENT NO. 200711300115, of the

MULTISTATE LOAN MODIFICATION AGREEMENT (To a Fixed Interest rate) - Single Family - Freddie Mac UNIFORM INSTRUMENT Form 5161
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OFFICIAL Records of **SKAGIT COUNTY, WASHINGTON**. The Security Instrument covers the real and personal property described in the Security Instrument and defined as the "Property", located at:

5330 LARRABEE WAY, MOUNT VERNON, WASHINGTON 98273
[Property Address]

the real property described being set forth as follows:

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

SEE ATTACHED EXHIBIT "B" FOR MORTGAGE SCHEDULE

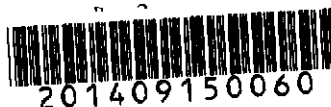
In consideration of the mutual promises and agreements exchanged, Lender and Borrower agree as follows (notwithstanding anything to the contrary contained in the Note and Security Instrument):

1. Current Balance. As of **SEPTEMBER 1, 2014**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. **\$178,621.34**.
2. Interest Rate. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of **6.2500%**, beginning **SEPTEMBER 1, 2014**, both before and after any default described in the Note. The yearly rate of **6.2500%** will remain in effect until principal and interest is paid in full.
3. Monthly Payments and Maturity Date. Borrower promises to make monthly payments of principal and interest of U.S. **\$1,014.10**, beginning on the **1ST** day of **OCTOBER, 2014**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **SEPTEMBER 1, 2054**, (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification Agreement, the Borrower will pay these amounts in full on the Maturity Date.
4. Place of Payment. Borrower must make the monthly payments at
4801 FREDERICA ST, OWENSBORO, KY 42301
or such other place as Lender may require.
5. Partial Payments. Borrower may make a full prepayment or partial prepayments without paying any prepayment charge. Lender will use the prepayments to reduce the amount of principal that Borrower owes under the Note. However, Lender may apply the Prepayment to the accrued and unpaid interest on the prepayment amount before applying the prepayment to reduce the principal amount of the Note. If Borrower makes a partial prepayment, there will be no changes in the due dates or the amount of the monthly payments unless Lender agrees in writing to those changes.
6. Property Transfer. 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 given in accordance with Section 15 of the Security Instrument, 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

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invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

7. Compliance with Covenants. 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.
8. 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. Except where otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

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In Witness Whereof, the Lender have executed this Agreement.

U.S. BANK N.A.

By Jennifer Mattingly (print name)
Mortgage Document Officer (title)

8/21/14 Date

[Space Below This Line for Acknowledgments]

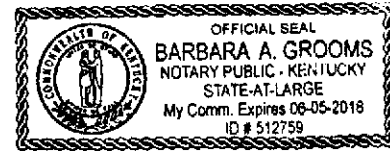
LENDER ACKNOWLEDGMENT

STATE OF KENTUCKY

COUNTY OF DAVIESS

The foregoing instrument was acknowledged before me this 8/21/14 by
JENNIFER MATTINGLY, the MORTGAGE DOCUMENT OFFICER of U.S. BANK N.A.,
National Bank Assoc on behalf of said national association.

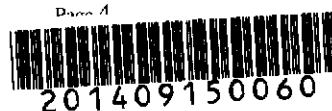
Barbara A Grooms
Notary Public



Barbara A Grooms
Printed Name
My commission expires: 6-5-18

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In Witness Whereof, I have executed this Agreement.

Borrower

DARLENE C QUIROS

Date

8/11/2014

(Seal)
Borrower

Date

(Seal)
Borrower

Date

[Space Below This Line for Acknowledgments]

Borrower

EDSER L QUIROS

Date

8/11/2014

(Seal)
Borrower

Date

(Seal)
Borrower

Date

BORROWER ACKNOWLEDGMENT

State of WASHINGTON

County of SKagit

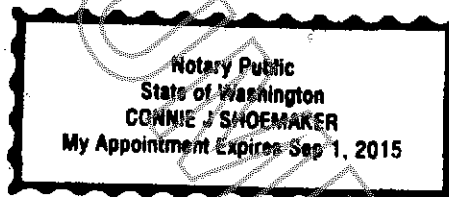
On this day personally appeared before me DARLENE C QUIROS, EDSER L QUIROS, to me known to be the individual(s) described in and who executed the within and foregoing instrument, and acknowledged that he/she/they signed the same as his/her/their free and voluntary act and deed, for the uses and purposes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

Given under my hand and seal of office this 11 day of August, 20 14

Connie J Shoemaker
Notary Public residing at Mount Vernon

Printed Name: Connie J Shoemaker

My commission expires: Sep 01 2015



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EXHIBIT A

BORROWER(S): DARLENE C QUIROS, EDSER L QUIROS WIFE AND HUSBAND


LOAN NUMBER: 6912025996

LEGAL DESCRIPTION:

LOT 293, "PLAT OF SKAGIT HIGHLANDS DIVISION V (PHASE 1), " AS PER PLAT RECORDED ON DECEMBER 21, 2006, UNDER AUDITOR'S FILE NO. 200612210067, RECORDS OF SKAGIT COUNTY, WASHINGTON. SUBJECT TO: ALL EASEMENTS, RESTRICTIONS, RESERVATIONS, CONDITIONS COVENANTS AND AGREEMENTS OF RECORD IF ANY.

TAX/PARCEL NO. 49150002930000

ALSO KNOWN AS: 5330 LARRABEE WAY, MOUNT VERNON, WASHINGTON 98273

 **QUIROS**
49135376
FIRST AMERICAN ELS
MODIFICATION AGREEMENT

WA

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**EXHIBIT B
MORTGAGE SCHEDULE**

Mortgage made by **DARLENE C QUIROS, EDSEER L QUIROS WIFE AND HUSBAND** to **LINEAR FINANCIAL, LP DBA QUADRANT HOME LOANS, LIMITED PARTNERSHIP** for **\$205,900.00** and interest, dated **NOVEMBER 6, 2007** and recorded on **NOVEMBER 30, 2007** in **INSTRUMENT NO. 200711300115**. Mortgage tax paid: \$

This mortgage was assigned from **LINEAR FINANCIAL, LP DBA QUADRANT HOME LOANS, LIMITED PARTNERSHIP** (assignor), to **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC** (assignee), by assignment of mortgage dated and recorded on **JANUARY 14, 2008** in **INSTRUMENT NO. 200801140055**.

This mortgage was assigned from **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR LINEAR FINANCIAL, LP DBA QUADRANT HOME LOANS** (assignor), to **U.S. BANK NATIONAL ASSOCIATION** (assignee), by assignment of mortgage dated and recorded on **OCTOBER 7, 2013** in **INSTRUMENT NO. 201310070035**.

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