



201409260057

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\$77.00

6 11:44AM

When Recorded Mail To:

First American Title
Loss Mitigation Title Services-LMTS
P.O. Box 27670
Santa Ana, CA 92799
Attn: LMTS

FAT Doc. No.: 9275959

County: SKAGIT

Document Title(s)

LOAN MODIFICATION AGREEMENT

Reference Number(s) of related documents:

200306050151

Additional Reference #'s on page 2

Grantor(s) (Last, First, and Middle Initial)

CASTRO, ADOLFO
CASTRO, EVELIA

Additional Grantors on page 2

Grantee(s) (Last, First, and Middle Initial)

PNC MORTGAGE, A DIVISION OF PNC BANK, NA

Trustee(s)

Additional Grantees on page 2

Legal Description (abbreviated form: i.e. lot, block, plat or section, township, range, quarter/quarter)

LT 3, "EAGLE VALLEY P.U.D" AS PER PLAT REC IN VOL 15 OF PLATS, PGS 181 TO 183

Complete legal on page 2

Assessor's Property Tax Parcel/Account Number

P106894

Additional parcel #'s on page 2

THE AUDITOR/RECORDER WILL RELY ON THE INFORMATION PROVIDED ON THIS FORM. THE RESPONSIBILITY FOR THE ACCURACY OF THE INDEXING INFORMATION IS THAT OF THE DOCUMENT PREPARER.

This Document Prepared By: *Maria Seamorza*
PNC MORTGAGE
3232 NEWMARK DRIVE
MIAMISBURG, OHIO 45342

When recorded mail to: #9275959
First American Title
Loss Mitigation Title Services 1454.1
P.O. Box 27670
Santa Ana, CA 92799
RE: CASTRO - MOD REC SVC

Pri 27 CASTRO

Sec 80

NOTE - MODIFICATION AGREEMENT

2298027



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Original Recorded Date: JUNE 5, 2003
Original Principal Amount: \$ 126,233.00

Loan No. 0002298027
FHA/VA Case No. 464660589075-026

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 15TH day of SEPTEMBER, 2011 ,
between ADOLFO CASTRO AND EVELIA CASTRO, HUSBAND AND WIFE

("Borrower"), and PNC MORTGAGE, A DIVISION OF PNC BANK, NA

("Lender"), amends and supplements

(1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated MAY 29, 2003
and recorded in Instrument No. 200306050151
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
24052 FEATHER LANE, SEDRO WOOLLEY, WASHINGTON 98284

HUD MODIFICATION AGREEMENT

CoreLogic Document Services

CoreLogic, Inc.

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the real property described being set forth as follows:

**LOT 3, "EAGLE VALLEY P.U.D." AS PER PLAT RECORDED IN VOLUME 15
OF PLATS, PAGES 181 TO 183, RECORDS OF SKAGIT COUNTY, WASHINGTON**

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 1, 2011**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ **115,320.80**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest in the amount of U.S. \$ **5,065.97** and other amounts capitalized, which is limited to escrows and any legal fees and related foreclosure costs that may have been accrued for work completed.
2. 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 **4.250** %, from **OCTOBER 1, 2011**. Borrower promises to make monthly payments of principal and interest of U.S. \$ **567.31**, beginning on the **1ST** day of **NOVEMBER, 2011**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **OCTOBER 01, 2041** (the "Maturity Date"), Borrower still owes amounts under the Note and the 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 it 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.

HUD MODIFICATION AGREEMENT

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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:
 - (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; and
 - (b) all terms and provisions of any adjustable rate rider, 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. If the Borrower has, since inception of this loan but prior to this Agreement, received a discharge in a Chapter 7 bankruptcy, and there having been no valid reaffirmation of the underlying debt, by entering into this Agreement, the Lender is not attempting to re-establish any personal liability for the underlying debt.
6. 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 as 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.
7. Borrower agrees to make and execute other documents or papers as may be necessary 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.

HUD MODIFICATION AGREEMENT

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PNC MORTGAGE, A DIVISION OF PNC BANK, NA

Name: ~~EILEEN BURRALL~~
Its: MORTGAGE OFFICER

(Seal)
- Lender

~~ADOLFO CASTRO~~

(Seal)
- Borrower

~~EVELIA CASTRO~~

(Seal)
- Borrower

(Seal)
- Borrower

(Seal)
- Borrower

(Seal)
- Borrower

(Seal)
- Borrower

HUD MODIFICATION AGREEMENT
CoreLogic Document Services
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BORROWER ACKNOWLEDGMENT

State of Washington

County of Skagit

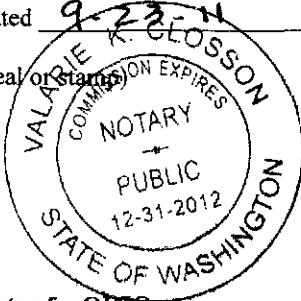
I certify that I know or have satisfactory evidence that

ADOLFO CASTRO AND EVELIA CASTRO

is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated 9-23-11

(Seal or Stamp)



Valerie K. Closson
(Signature)

Br. Mgr.
Title

My appointment expires 12-31-12

LENDER ACKNOWLEDGMENT

State of OHIO

County of MONTGOMERY

I certify that I know or have satisfactory evidence that

EILEEN BURRALL Amber Whiston
is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that he/she was authorized to execute the instrument and acknowledged it as the

MORTGAGE OFFICER

for Mortgage

to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument

Dated 9-29-11

(Seal or Stamp)



SHARITA WISE
NOTARY PUBLIC
IN AND FOR THE STATE OF OHIO
MY COMMISSION EXPIRES SEPT. 30, 2015

[Signature]
(Signature)

Notary Public
Title

My appointment expires 9-30-2015

MODIFICATION AGREEMENT

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CoreLogic, Inc.

CLDS# WAHUD-MOD-5 Rev. 10-19-10

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WASHINGTON



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