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This Document Prepared By:
NATIONSTAR MORTGAGE LLC
350 HIGHLAND DRIVE
LEWISVILLE, TX 75067

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Document Title: LOAN MODIFICATION AGREEMENT

Reference numbers of related documents:
on page _____ of document



200710190050

Grantor(s):

- 1. G WALTER MEAGHER
- 2.
- 3.

etc. additional names on page _____ of document

Grantee(s)/ Beneficiary(ies):

- 1. NATIONSTAR MORTGAGE LLC
- 2.
- 3.

etc. additional names on page _____ of document

Legal Description:

1. THE FOLLOWING DESCRIBED PROPERTY LOCATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: LOT 15, BLOCK 7, SIMILK BEACH, SKAGIT COUNTY, WASHINGTON, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 4 OF PLATS, PAGE 51, RECORDS OF SKAGIT COUNTY, WASHINGTON; TOGETHER WITH THAT PORTION OF JIGGER STREET THAT ATTACHES BY OPERATION OF LAW AS SET FORTH IN VACATION ORDINANCE NO. 17683 RECORDED DECEMBER 10, 1999, UNDER AUDITORS FILE NO. 199912100127, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATED IN SKAGIT COUNTY, WASHINGTON. PARCEL B: THAT PORTION OF GOVERNMENT LOT 6 IN SECTION 9, TOWNSHIP 34 NORTH, RANGE 2 EAST OF THE WILLAMETTE MERIDIAN, DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHEAST CORNER OF LOT 15, BLOCK 7 OF SIMILK BEACH, SKAGIT COUNTY, WASHINGTON, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 4 OF PLATS, PAGE 51, RECORDS OF SKAGIT COUNTY, WASHINGTON; THENCE NORTH 78 DEGREES 06 MINUTES 10 SECONDS EAST, A DISTANCE OF 271.35 FEET; THENCE SOUTH 45 DEGREES 00 MINUTES 00 SECONDS EAST, A DISTANCE OF 120.00 FEET TO THE NORTHERLY MARGIN OF FAIRWAY DRIVE, ALSO KNOWN AS SATTERLEE ROAD, HAVING A RADIUS POINT BEARING NORTH 45 DEGREES 00 MINUTES 00 SECONDS WEST, A DISTANCE OF 333.10 FEET; THENCE SOUTHWESTERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF 48 DEGREES 25 MINUTES 00 SECONDS, AN ARC DISTANCE



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OF 273.18 FEET; THENCE NORTH 86 DEGREES 35 MINUTES 00 SECONDS WEST, A DISTANCE OF 102.31 FEET TO THE SOUTHEAST CORNER OF SAID LOT 15; THENCE NORTH 03 DEGREES 25 MINUTES 00 SECONDS EAST ALONG THE EAST LINE OF SAID LOT 15, A DISTANCE OF 120.00 FEET TO THE POINT OF BEGINNING. SITUATED IN SKAGIT COUNTY, WASHINGTON. PARCEL C: THAT PORTION OF GOVERNMENT LOT 6 OF SECTION 9, TOWNSHIP 34 NORTH, RANGE 2 EAST OF THE WILLAMETTE MERIDIAN, DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHEAST CORNER OF LOT 8, BLOCK 3, SOUND VIEW ADDITION NO. 2 TO SIMILK BEACH, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 5 OF PLATS, PAGE 5, RECORDS OF SKAGIT COUNTY, WASHINGTON; THENCE EASTERLY ALONG THE EASTERLY EXTENSION OF SAID LOT 8, A DISTANCE OF 10.04 FEET TO THE NORTHEAST CORNER OF SAID PLAT, SAID POINT BEING THE TRUE POINT OF BEGINNING; THENCE CONTINUE EASTERLY ALONG SAID NORTHERLY EXTENSION TO THE WESTERLY LINE OF FAIRWAY DRIVE, SOMETIMES KNOWN AS SATTERLEE ROAD; THENCE SOUTHWESTERLY ALONG SAID WESTERLY LINE TO THE EASTERLYMOST CORNER OF THOSE PREMISES CONVEYED TO JEFF SCHWABE, ET UX, BY DEED RECORDED NOVEMBER 14, 1985, UNDER AUDITORS FILE NO. 8511140049, RECORDS OF SKAGIT COUNTY, WASHINGTON; THENCE NORTH 45 DEGREES 00 MINUTES 00 SECONDS WEST ALONG THE NORTHEASTERLY LINE OF SAID SCHWABE TRACT, A DISTANCE OF 120.00 FEET TO THE NORTHERLY CORNER OF SAID SCHWABE TRACT; THENCE SOUTH 78 DEGREES 06 MINUTES 10 SECONDS WEST ALONG THE NORTHERLY LINE OF SCHWABE TRACT, A DISTANCE OF 271.35 FEET TO THE NORTHEAST CORNER OF LOT 15, BLOCK 7, SIMILK BEACH, SKAGIT COUNTY, WASHINGTON, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 4 OF PLATS, PAGE 51; THENCE NORTHERLY ALONG THE EAST LINE OF JIGGER STREET, AS SHOWN ON SAID PLAT, TO THE NORTH LINE OF SAID STREET; THENCE WESTERLY ALONG SAID NORTH LINE TO A POINT ON THE EASTERLY LINE OF SOUND VIEW ADDITION NO. 2 TO SIMILK BEACH, SAID POINT BEING 10.04 FEET EAST OF THE SOUTHEAST CORNER OF LOT 8, BLOCK 4 OF SAID PLAT; THENCE NORTH ALONG THE EAST LINE OF SAID PLAT TO THE TRUE POINT OF BEGINNING, LESS THE WEST 90 FEET THEREOF; TOGETHER WITH THAT PORTION OF JIGGER STREET THAT ATTACHES BY OPERATION OF LAW AS SET FORTH IN VACATION ORDINANCE NO. 17683, RECORDED DECEMBER 10, 1999, UNDER AUDITORS FILE NO. 199912100127, RECORDS OF SKAGIT COUNTY, WASHINGTON.

Assessor's Property Tax Parcel Account Number(s): 40010070150009



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This Document Prepared By:
NATIONSTAR MORTGAGE LLC
350 HIGHLAND DRIVE
LEWISVILLE, TX 75067
Heath Harris

Parcel ID Number: 40010070150009
Prior instrument reference:
Book/Liber N/A, Instrument No:
200710190050, of the Official
Records of SKAGIT County, WA.

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Original Recording Date: **October 19, 2007**
Original Loan Amount: **\$347,000.00**
New Money: **\$17,967.20**

Loan No: **609369871**
Investor Loan No: **1705118255**

LOAN MODIFICATION AGREEMENT (Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 30th day of December, 2014, between **G WALTER MEAGHER** ("Borrower") and **NATIONSTAR MORTGAGE LLC**, whose address is **350 HIGHLAND DRIVE, LEWISVILLE, TX 75067** ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated **October 12, 2007** and recorded in **Book/Liber N/A**, Instrument No: **200710190050**, of the **Official Records (Name of Records) of SKAGIT County, WA (County and State, or other Jurisdiction)** 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

13194 SATTERLEE RD, ANACORTES, WA 98221

(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):



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LOAN MODIFICATION AGREEMENT—Single Family—Fannie Mae Uniform Instrument
8300a 08/14



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1. As of **January 1, 2015**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$346,405.36**, 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 Balance at the yearly rate of **4.500%**, from **January 1, 2015**. Borrower promises to make monthly payments of principal and interest of U.S. **\$1,557.31**, beginning on the **1st** day of **February, 2015**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **4.500%** will remain in effect until principal and interest are paid in full. If on **January 1, 2055** (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 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:

(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. 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



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LOAN MODIFICATION AGREEMENT—Single Family—Fannie Mae Uniform Instrument
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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) Borrower authorizes Lender, and Lender's successors and assigns, to share Borrower information including, but not limited to (i) name, address, and telephone number, (ii) Social Security Number, (iii) credit score, (iv) income, (v) payment history, (vi) account balances and activity, including information about any modification or foreclosure relief programs, with Third Parties that can assist Lender and Borrower in obtaining a foreclosure prevention alternative, or otherwise provide support services related to Borrower's loan. For purposes of this section, Third Parties include a counseling agency, state or local Housing Finance Agency or similar entity, any insurer, guarantor, or servicer that insures, guarantees, or services Borrower's loan or any other mortgage loan secured by the Property on which Borrower is obligated, or to any companies that perform support services to them in connection with Borrower's loan.

Borrower consents to being contacted by Lender or Third Parties concerning mortgage assistance relating to Borrower's loan including the trial period plan to modify Borrower's loan, at any telephone number, including mobile telephone number, or email address Borrower has provided to Lender or Third Parties.

By checking this box, Borrower also consents to being contacted by text messaging [].

- 6. In the event that I was discharged in a Chapter 7 bankruptcy proceeding subsequent to the execution of the loan documents and did not reaffirm the mortgage debt under applicable law, Lender agrees that I will not have personal liability on the debt pursuant to this Agreement.
- 7. By this paragraph, Lender is notifying Borrower that any prior waiver by Lender of Borrower's obligation to pay to Lender Funds for any or all Escrow Items is hereby revoked, and Borrower has been advised of the amount needed to fully fund the Escrow Items.



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LOAN MODIFICATION AGREEMENT—Single Family—Fannie Mae Uniform Instrument
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8. This Agreement modifies an obligation secured by an existing security instrument recorded in SKAGIT County, WA, upon which all recordation taxes have been paid. As of the date of this agreement, the unpaid principal balance of the original obligation secured by the existing security instrument is \$328,438.16. The principal balance secured by the existing security instrument as a result of this Agreement is \$346,405.36, which amount represents the excess of the unpaid principal balance of this original obligation.

In Witness Whereof, the Lender and I have executed this Agreement.

[Signature] (Seal)
G WALTER MEAGHER -Borrower

[Space Below This Line For Acknowledgments]

State of Washington

County of Skagit

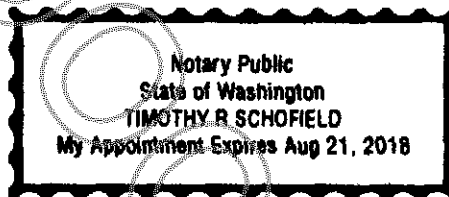
I certify that I know or have satisfactory evidence that **G WALTER MEAGHER**, (name of person) is the person who appeared before me, a Notary Public and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 1/6/2015

[Signature]
Signature of Notary

NOTARY PUBLIC
Title

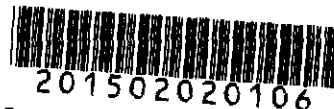
My Commission expires: 8/21/2018



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LOAN MODIFICATION AGREEMENT—Single Family—Fannie Mae Uniform Instrument
8300a 08/14



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NATIONSTAR MORTGAGE LLC

By: Azra Habibija (Seal) - Lender

Name: Azra Habibija
Title: Assistant Secretary

1/15/15
Date of Lender's Signature

[Space Below This Line For Acknowledgments]

The State of TX

County of Denton Notary Public
Lauren Simer

Before me _____ (name/title of officer) on this day personally appeared

Azra Habibija, the Assistant Secretary of
Nationstar Mortgage LLC

known to me (or proved to me on the oath of _____ or through _____
(description of identity card or other document)) to be the person whose name is subscribed to the
foregoing instrument and acknowledged to me that he executed the same for the purposes and
consideration therein expressed.

Given under my hand and seal of office this 15th day of January, A.D., 2015.

Lauren Simer
Signature of Officer

Notary Public
Title of Officer

SEP 26 2018

My Commission expires : _____



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LOAN MODIFICATION AGREEMENT—Single Family—Fannie Mae Uniform Instrument
8300a 08/14



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Exhibit "A"

Loan Number: **609369871**

Property Address: **13194 SATTERLEE RD, ANACORTES, WA 98221**

Legal Description:

THE FOLLOWING DESCRIBED PROPERTY LOCATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: LOT 15, BLOCK 7, SIMILK BEACH, SKAGIT COUNTY, WASHINGTON, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 4 OF PLATS, PAGE 51, RECORDS OF SKAGIT COUNTY, WASHINGTON; TOGETHER WITH THAT PORTION OF JIGGER STREET THAT ATTACHES BY OPERATION OF LAW AS SET FORTH IN VACATION ORDINANCE NO. 17683 RECORDED DECEMBER 10, 1999, UNDER AUDITORS FILE NO. 199912100127, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATED IN SKAGIT COUNTY, WASHINGTON. PARCEL B: THAT PORTION OF GOVERNMENT LOT 6 IN SECTION 9, TOWNSHIP 34 NORTH, RANGE 2 EAST OF THE WILLAMETTE MERIDIAN, DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHEAST CORNER OF LOT 15, BLOCK 7 OF SIMILK BEACH, SKAGIT COUNTY, WASHINGTON, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 4 OF PLATS, PAGE 51, RECORDS OF SKAGIT COUNTY, WASHINGTON; THENCE NORTH 78 DEGREES 06 MINUTES 10 SECONDS EAST, A DISTANCE OF 271.35 FEET; THENCE SOUTH 45 DEGREES 00 MINUTES 00 SECONDS EAST, A DISTANCE OF 120.00 FEET TO THE NORTHERLY MARGIN OF FAIRWAY DRIVE, ALSO KNOWN AS SATTERLEE ROAD, HAVING A RADIUS POINT BEARING NORTH 45 DEGREES 00 MINUTES 00 SECONDS WEST, A DISTANCE OF 333.10 FEET; THENCE SOUTHWESTERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF 48 DEGREES 25 MINUTES 00 SECONDS, AN ARC DISTANCE OF 273.18 FEET; THENCE NORTH 86 DEGREES 35 MINUTES 00 SECONDS WEST, A DISTANCE OF 102.31 FEET TO THE SOUTHEAST CORNER OF SAID LOT 15; THENCE NORTH 03 DEGREES 25 MINUTES 00 SECONDS EAST ALONG THE EAST LINE OF SAID LOT 15, A DISTANCE OF 120.00 FEET TO THE POINT OF BEGINNING. SITUATED IN SKAGIT COUNTY, WASHINGTON. PARCEL C: THAT PORTION OF GOVERNMENT LOT 6 OF SECTION 9, TOWNSHIP 34 NORTH, RANGE 2 EAST OF THE WILLAMETTE MERIDIAN, DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHEAST CORNER OF LOT 8, BLOCK 3, SOUND VIEW ADDITION NO. 2 TO SIMILK BEACH, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 5 OF PLATS, PAGE 5, RECORDS OF SKAGIT COUNTY, WASHINGTON; THENCE EASTERLY ALONG THE EASTERLY EXTENSION OF SAID LOT 8, A DISTANCE OF 10.04 FEET TO THE NORTHEAST CORNER OF SAID PLAT, SAID POINT BEING THE TRUE POINT OF BEGINNING; THENCE CONTINUE EASTERLY ALONG SAID NORTHERLY EXTENSION TO THE WESTERLY LINE OF FAIRWAY DRIVE, SOMETIMES KNOWN AS SATTERLEE ROAD; THENCE SOUTHWESTERLY ALONG SAID WESTERLY LINE TO THE EASTERLYMOST CORNER OF THOSE PREMISES CONVEYED TO JEFF SCHWABE, ET UX, BY DEED RECORDED NOVEMBER 14, 1985, U



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UNDER AUDITORS FILE NO. 8511140049, RECORDS OF SKAGIT COUNTY, WASHINGTON; THENCE NORTH 45 DEGREES 00 MINUTES 00 SECONDS WEST ALONG THE NORTHEASTERLY LINE OF SAID SCHWABE TRACT, A DISTANCE OF 120.00 FEET TO THE NORTHERLY CORNER OF SAID SCHWABE TRACT; THENCE SOUTH 78 DEGREES 06 MINUTES 10 SECONDS WEST ALONG THE NORTHERLY LINE OF SCHWABE TRACT, A DISTANCE OF 271.35 FEET TO THE NORTHEAST CORNER OF LOT 15, BLOCK 7, SIMILK BEACH, SKAGIT COUNTY, WASHINGTON, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 4 OF PLATS, PAGE 51; THENCE NORTHERLY ALONG THE EAST LINE OF JIGGER STREET, AS SHOWN ON SAID PLAT, TO THE NORTH LINE OF SAID STREET; THENCE WESTERLY ALONG SAID NORTH LINE TO A POINT ON THE EASTERLY LINE OF SOUND VIEW ADDITION NO. 2 TO SIMILK BEACH, SAID POINT BEING 10.04 FEET EAST OF THE SOUTHEAST CORNER OF LOT 8, BLOCK 4 OF SAID PLAT; THENCE NORTH ALONG THE EAST LINE OF SAID PLAT TO THE TRUE POINT OF BEGINNING, LESS THE WEST 90 FEET THEREOF; TOGETHER WITH THAT PORTION OF JIGGER STREET THAT ATTACHES BY OPERATION OF LAW AS SET FORTH IN VACATION ORDINANCE NO. 17683, RECORDED DECEMBER 10, 1999, UNDER AUDITORS FILE NO. 199912100127, RECORDS OF SKAGIT COUNTY, WASHINGTON.



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Exhibit A Legal Description Attachment 11/12



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