

When Recorded Mail To:

First American Title

Loss Mitigation Title Services-LMTS

P.O. Box 27670

Santa Ana, CA 92799

Attn: LMTS



201502040012

Skagit County Auditor

\$78.00

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FAT Doc. No.: 7770288

County: SKAGIT

Document Title(s)

LOAN MODIFICATION AGREEMENT

Reference Number(s) of related documents:

200611220101

Additional Reference #'son page 2

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

SQUIRES, DALIA & SQUIRES, WILLIAM C.

Additional Grantors on page 2

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

WELLS FARGO BANK, N.A.

Additional Grantees on page 2

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

LOT 23, NORTH CENTRAL DIVISION, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME, 15 OF PLATS, PAGES 46 AND 47, RECORDS OF SKAGIT COUNTY, WASHINGTON.

Complete legal on COVERPAGE

Assessor's Property Tax Parcel/Account Number P102043

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.

WHEN RECORDED, RETURN TO:
FIRST AMERICAN MORTGAGE SERVICES
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
NATIONAL RECORDING


This Document Prepared By:
ANNE SOBALA
WELLS FARGO BANK, N.A.
3476 STATEVIEW BLVD, MAC# X7801-03K
FORT MILL, SC 29715

~~When recorded mail to: #7770288~~
First American Title 
Loss Mitigation Title Services 1079.12
P.O. Box 27670
Santa Ana, CA 92799
RE: SQUIRES - PROPERTY REPORT

Tax/Parcel No. P102043

[Space Above This Line for Recording Data]

Original Principal Amount: \$222,415.00

Fannie Mae Loan No.: 

Unpaid Principal Amount: \$222,336.27

Loan No: (scan barcode)

New Principal Amount \$228,939.39

New Money (Cap): \$6,603.12

LOAN MODIFICATION AGREEMENT (DEED OF TRUST)

(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this **29TH** day of **MARCH, 2013**, between **DALIA SQUIRES AND WILLIAM C. SQUIRES, WIFE AND HUSBAND** ("Borrower") whose address is **604 CEDAR TREE DRIVE, SEDRO WOOLLEY, WASHINGTON 98284** and **WELLS FARGO BANK, N.A.** ("Lender"), whose address is **3476 STATEVIEW BLVD, MAC# X7801-03K, FORT MILL, SC 29715**, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated **NOVEMBER 13, 2006** and recorded on **NOVEMBER 22, 2006** in **INSTRUMENT NO. 200611220101**, 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) 02122013_90
First American Mortgage Services

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604 CEDAR TREE DRIVE, SEDRO WOOLLEY, WASHINGTON 98284

(Property Address)

the real property described being set forth as follows:

LOT 23, NORTH CENTRAL DIVISION, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME, 15 OF PLATS, PAGES 46 AND 47, RECORDS OF SKAGIT COUNTY, WASHINGTON.

TAX/PARCEL NO. P102043

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, **JANUARY 1, 2013**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$228,939.39**, 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 **4.2500%** from **JANUARY 1, 2013**, and Borrower promises to pay monthly payments of principal and interest in the amount of U.S. **\$992.73** beginning on the **1ST** day of **FEBRUARY, 2013**. Borrower will continue to make monthly payments on the same day of each succeeding month until principal and interest are paid in full. If 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.. The new Maturity Date will be **JANUARY 1, 2053**.
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, 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



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



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In Witness Whereof, the Lender have executed this Agreement.

WELLS FARGO BANK, N.A.

Baokee Yang

Vice President Loan Documentation

Baokee Yang

6.6.13

By

(print name)
(title)

Date

[Space Below This Line for Acknowledgments]

LENDER ACKNOWLEDGMENT

STATE OF MS

COUNTY OF Dakota

The instrument was acknowledged before me this

6-6-2013

by

Baokee Yang
Vice President Loan Documentation

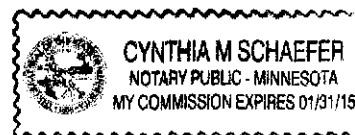
the

of WELLS FARGO BANK, N.A.,

a **Vice President Loan Documentation**

, on behalf of said corporation.

Notary Public



Printed Name:

Cynthia M. Schaefer
Jan 31 2015

My commission expires:

THIS DOCUMENT WAS PREPARED BY:

ANNE SOBALA

WELLS FARGO BANK, N.A.

3476 STATEVIEW BLVD, MAC# X7801-03K

FORT MILL, SC 29715

Wells Fargo Custom Loan Modification Agreement- Single Family - Fannie Mae
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First American Mortgage Services

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Skagit County Auditor

\$78.00

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In Witness Whereof, I have executed this Agreement.

[Signature] (Seal)
Borrower
DALLA SQUIRES
5/13/13
Date

____ (Seal)
Borrower

Date

____ (Seal)
Borrower

Date

[Signature] (Seal)
Borrower
WILLIAM C. SQUIRES
5-13-013 was
Date

____ (Seal)
Borrower

Date

____ (Seal)
Borrower

Date

____ [Space Below This Line for Acknowledgments] ____

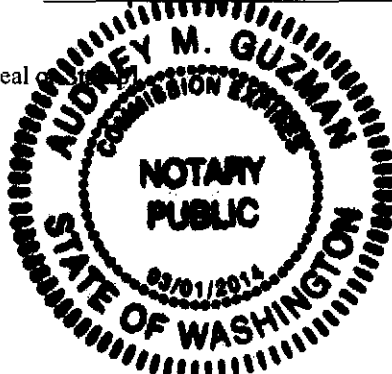
BORROWER ACKNOWLEDGMENT

State of Washington
County of Skagit

I certify that I know or have satisfactory evidence that DALLA SQUIRES, WILLIAM C. SQUIRES 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 5/13/2013

(Seal of)



[Signature]
(Signature)

Notary Public
(Title)

My appointment expires: 03/01/2014



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