

Return to:
FIRST AMERICAN TITLE INS CO
1100 SUPERIOR AVE STE 200
CLEVELAND OH, 44114
NATIONAL RECORDING



201505190045

Skagit County Auditor \$79.00
5/19/2015 Page 1 of 8 11:03AM

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

Document Title(s) LOAN MODIFICATION AGREEMENT (DEED OF TRUST)

Reference Number(s) of Related Documents: **INSTRUMENT NO. 201009100079**

Additional reference #'s on page of document:

Grantor(s): ABBE GALBRETH

Grantee(s): WELLS FARGO BANK, N.A.

Trustee: N/A

Legal description: LT 3, PLAT NO. 29-78, VOL 2, PG 217, AUD FILE NO. 880182

Complete Legal Description: PAGE 7

Assessor's Property Tax Parcel/Account Number: P40943

Auditor/Recorder will rely on the information provided on the form. The staff will not read 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 REQUESTOR

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

When recorded mail to: # 9097075

First American Title 
Loss Mitigation Title Services 1079.12
P.O. Box 27670
Santa Ana, CA 92799
RE: LANE - PR DOCS

Tax/Parcel No. P40943

_____ [Space Above This Line for Recording Data] _____

Original Principal Amount: \$242,600.00

Unpaid Principal Amount: \$230,921.48

New Principal Amount \$248,337.42

New Money (Cap): \$17,415.94

FHA/VA Loan No.:

Loan No: (scan barcode)

LOAN MODIFICATION AGREEMENT (DEED OF TRUST)

(Providing for Fixed Rate)

This Loan Modification Agreement ("Agreement"), made this 5TH day of FEBRUARY, 2015, between **ABBE GALBRETH, A SINGLE PERSON** ("Borrower"), whose address is **7825 HEALY ROAD, 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") dated **SEPTEMBER 9, 2010** and recorded on **SEPTEMBER 10, 2010** in **INSTRUMENT NO. 201009100079, SKAGIT COUNTY, WASHINGTON**, and (2) the Note, in the original principal amount of **U.S. \$242,600.00**, 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 **7825 HEALY ROAD, SEDRO WOOLLEY, WASHINGTON 98284**

Wells Fargo Custom Loan Mod 01152015_77

First American Mortgage Services

Page 1

708



the real property described is located in SKAGIT COUNTY, WASHINGTON and 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. Borrower agrees that certain amounts owed will not be capitalized, waived, or addressed as part of this Agreement, and will remain owed until paid. These amounts owed are referenced in the Cover Letter to this Agreement, which is incorporated herein, and are to be paid with the return of this executed Agreement. If these amounts owed are not paid with the return of this executed Agreement, then Lender may deem this Agreement void.
2. As of, **MARCH 1, 2015** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$248,337.42**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest in the amount of U.S. **\$17,415.94** 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.
3. 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 **3.7500%**, from **MARCH 1, 2015**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$1,150.09**, beginning on the **1ST** day of **APRIL, 2015**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **MARCH 1, 2045** (the "Maturity Date"), the 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.
4. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may require immediate payment in full of all sums secured by this Security Instrument.

If the Lender exercises this option, the Lender shall give the 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 the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.

5. The 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.
6. The Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever cancelled, 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.

7. 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.
8. 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.
9. If included, the undersigned Borrower(s) acknowledges receipt and acceptance of the Notice of Special Flood Hazard disclosure



In Witness Whereof, I have executed this Agreement.

Abbe Galbreth
Borrower: **ABBE GALBRETH**

2/18/2015
Date

Borrower: _____

Date

Borrower: _____

Date

Borrower: _____

Date

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT

State of Washington
County of Skaagit

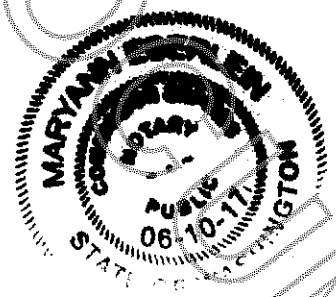
On this day personally appeared before me ABBE GALBRETH, to me known to be the individual(s) described in and who executed the within and foregoing instrument, and acknowledged that he/she/they signed the same as his/her/their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and seal of office this 18 day of February, 2015.

Maryann Eberlein
Notary Public residing at Feludaire

Printed Name: Maryann Eberlein

My commission expires: 6-10-2017



In Witness Whereof, the Lender have executed this Agreement.

WELLS FARGO BANK, N.A.

[Signature]

Myriam Cecile Cire Katty
Vice President Loan Documentation
(print name)
(title)

3-9-15
Date

[Space Below This Line for Acknowledgments]

LENDER ACKNOWLEDGMENT

STATE OF MINN

COUNTY OF DAKOTA

The instrument was acknowledged before me this 03 . 09 . 15 by

Myriam Cecile Cire Katty

the

Vice President Loan Documentation

of WELLS FARGO BANK, N.A.,

a Vice President Loan Documentation, on behalf of said company.

[Signature]
Notary Public

Printed Name: Karen Ann Marie Johnson

My commission expires: 01-31-19

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



EXHIBIT A

BORROWER(S): ABBE GALBRETH, A SINGLE PERSON


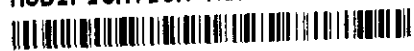
LOAN NUMBER: (scan barcode)

LEGAL DESCRIPTION:

LOT 3 OF SKAGIT COUNTY SHORT PLAT NO. 29-78, APPROVED MAY 23, 1978, AND RECORDED MAY 25, 1978, IN VOLUME 2 OF SHORT PLATS, PAGE 217, UNDER AUDITOR'S FILE NO. 880182, RECORDS OF SKAGIT COUNTY, WASHINGTON, BEING A PORTION OF THE SOUTHWEST ¼ OF THE SOUTHWEST ¼ OF SECTION 10, TOWNSHIP 35 NORTH, RANGE 6 EAST, W.M., RECORDS OF SKAGIT COUNTY, WASHINGTON. SUBJECT TO ALL COVENANTS, CONDITIONS, RESTRICTIONS, RESERVATIONS, AGREEMENTS AND EASEMENTS OF RECORD.

TAX/PARCEL NO. P40943

ALSO KNOWN AS: 7825 HEALY ROAD, SEDRO WOOLLEY, WASHINGTON 98284

 LANE
50018425 WA
FIRST AMERICAN ELS
MODIFICATION AGREEMENT


Date: FEBRUARY 5, 2015

Loan Number: (scan barcode)

Lender: WELLS FARGO BANK, N.A.

Borrower: ABBE GALBRETH

Property Address: 7825 HEALY ROAD, 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.

Abbe Galbreth 2/18/2015
Borrower Date
ABBE GALBRETH

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date