



After recording please return to:
Weststar Mortgage Corporation dba Weststar Pacific
Mortgage

2155 Louisiana Boulevard NE Suite 8000
Albuquerque, NM 87110

Skagit County Auditor \$77.00
7/29/2015 Page 1 of 6 12:18PM

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Loan No.: 909073717
MIN: 100229200100548444
Parcel ID.: 350402-4-016-0007

LOAN MODIFICATION AGREEMENT (Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this **6th** day of **July, 2015**, between **Paul Geisendorf and Rebecca Geisendorf, husband and wife** ("Borrower") and **Weststar Mortgage Corporation dba Weststar Pacific Mortgage** ("Lender"), **Mortgage Electronic Registration Systems, Inc.**, ("Mortgagee") amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated **March 23, 2015** and granted or assigned to **Mortgage Electronic Systems, Inc.**, as mortgagee of record (solely as nominee for Lender and Lender's successors and assigns), **P.O. Box 2026, Flint, Michigan 48501-2026** and recorded in Book or Liber **201503300079**, at page(s) _____, of the **Official Records of Skagit, 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:

6720 BRIDGEWATER LANE, Sedro Woolley, WA 98284
[Property Address]

the real property described being set forth as follows:

THAT PORTION OF THE SOUTH 1/2 OF THE NORTHWEST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 2, TOWNSHIP 35 NORTH, RANGE 4 EAST, W.M., DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHEAST CORNER OF SAID NORTHWEST 1/4 OF THE SOUTHEAST 1/4; THENCE WEST ALONG THE SOUTH LINE THEREOF A DISTANCE OF 308 FEET; THENCE NORTH A DISTANCE OF 153 FEET; THENCE EAST 314 FEET, MORE OR LESS, TO A POINT ON THE EAST LINE OF SAID SUBDIVISION THAT IS 146 FEET NORTH OF THE SOUTHEAST CORNER THEREOF; THENCE SOUTH ALONG SAID EAST LINE A DISTANCE OF 146 FEET TO THE POINT OF BEGINNING

SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON

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Loan Modification Agreement—Single Family—Fannie Mae Uniform Instrument
The Compliance Source, Inc. Page 1 of 6
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In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note and Security Instrument):

1. As of **July 6, 2015**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$201,585.00**, 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 **5.250%**, from **July 6, 2015**. Borrower promises to make monthly payments of principal and interest of U.S. **\$1,113.16**, beginning on the **1st** day of **September, 2015**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **5.250%** will remain in effect until principal and interest are paid in full. If on **August 1, 2045** (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 this 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 this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this 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 I 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.

EXECUTED as of the day and year first above written.



Paul Geisendorf (Seal)
-Borrower

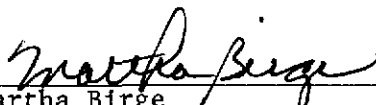


Rebecca Geisendorf (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

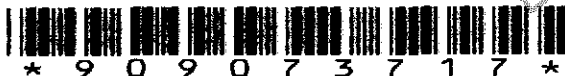
ACCEPTED AND AGREED TO BY THE OWNER AND HOLDER OF SAID NOTE
Weststar Mortgage Corporation dba Weststar Pacific Mortgage

By: 
Martha Birge -Lender
Assistant Secretary

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Loan Modification Agreement—Single Family—Fannie Mae Uniform Instrument
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Mortgage Electronic Registration Systems, Inc.

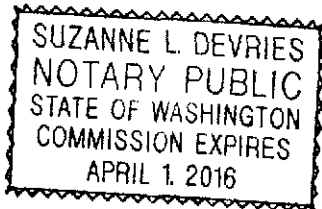
By: Martha Birge
Martha Birge -Mortgagecc
Assistant Secretary

July 8, 2015
Date of Lender's Signature

ACKNOWLEDGMENT

State of Washington
County of Skagit

This instrument was acknowledged before me on July 6th, 2015 by **Paul Geisendorf and Rebecca Geisendorf.**



Suzanne L DeVries
Signature of Officer

Suzanne L DeVries
Printed Name

Notary
Title of Officer

My Commission Expires: 4/1/2016

(Seal)

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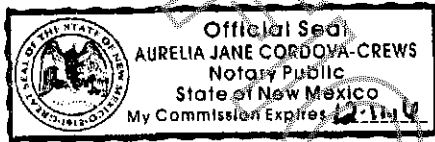
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ACKNOWLEDGMENT

State of New Mexico §
County of Bernalillo §

This instrument was acknowledged before me on July 8, 2015 by
Martha Birge, Assistant Secretary of Weststar Mortgage Corporation
a corporation, on behalf of said corporation.



Aurelia Jane Cordova-Crews
Signature of Officer

Aurelia Jane Cordova-Crews
Printed Name

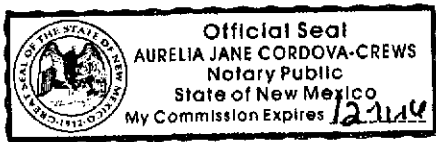
Construction Coordinator - Notary Public
Title of Officer

(Seal) My Commission Expires: 12/11/2016

ACKNOWLEDGMENT

State of New Mexico §
County of Bernalillo §

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Martha Birge, Assistant Secretary of MERS
a corporation, on behalf of said corporation.



Aurelia Jane Cordova-Crews
Signature of Officer

Aurelia Jane Cordova-Crews
Printed Name

Construction Coordinator - Notary Public
Title of Officer

(Seal) My Commission Expires: 12/11/2016

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Loan Originator Organization: Weststar Mortgage Corporation dba Weststar Pacific Mortgage, NMLSR ID: 93243

Individual Loan Originator's Name: Shawn Norris Lynch, NMLSR ID: 185650

UNOFFICIAL DOCUMENT

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