

Prepared by:

Alison Rivera

8

Return To:

Ocwen Loan Servicing, LLC
1661 Worthington Road, Suite 100
West Palm Beach, FL 33409



201611160044

Skagit County Auditor \$80.00
11/16/2016 Page 1 of 8 11:53AM

602481331

After Recording Return To:

Ocwen Loan Servicing, LLC
Attn: HAMP Modifications
P.O. Box 24737
West Palm Beach, FL 33416
Investor #: 12280

[Space Above This Line for Recording Data]

SUBORDINATE MORTGAGE

Servicer: Ocwen Loan Servicing, LLC
Original Mortgagor / Maker: FRANCES B. STARR & ALEXANDER B STARR
Marital Status: MARRIED
Original Mortgagee / Payee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
("MERS"), SOLELY AS NOMINEE FOR GOLF SAVINGS BANK, A
WASHINGTON STOCK SAVINGS BANK

Original Amount: \$ 249,501.00
Original Mortgage Date: SEPTEMBER 24, 2009
Date Recorded: SEPTEMBER 30, 2009
Reel / Book: _____ Page / Liber: _____
CRFN / Document/Instrument #: 200909300121
AP# / Parcel #: 3904-000-001-0000 AND 3902-000-002-0001
Property Address: 15435 DEWEY CREST LANE
City: ANACORTES County: SKAGIT State: WASHINGTON

Present Holder of the Note and Lien: SECRETARY OF HOUSING AND URBAN DEVELOPMENT
Holder's Mailing Address:
(Including county) 451 SEVENTH STREET SW
WASHINGTON DC 20410

New Money \$ _____

LEGAL DESCRIPTION: SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

Registered Land (OH Only): YES NO
AFN# (OH Only): _____

District (NYC Only): _____ Section: _____ Block: _____ Lot: _____

District (MA Only): _____

Lot (DC Only): _____ Square: _____

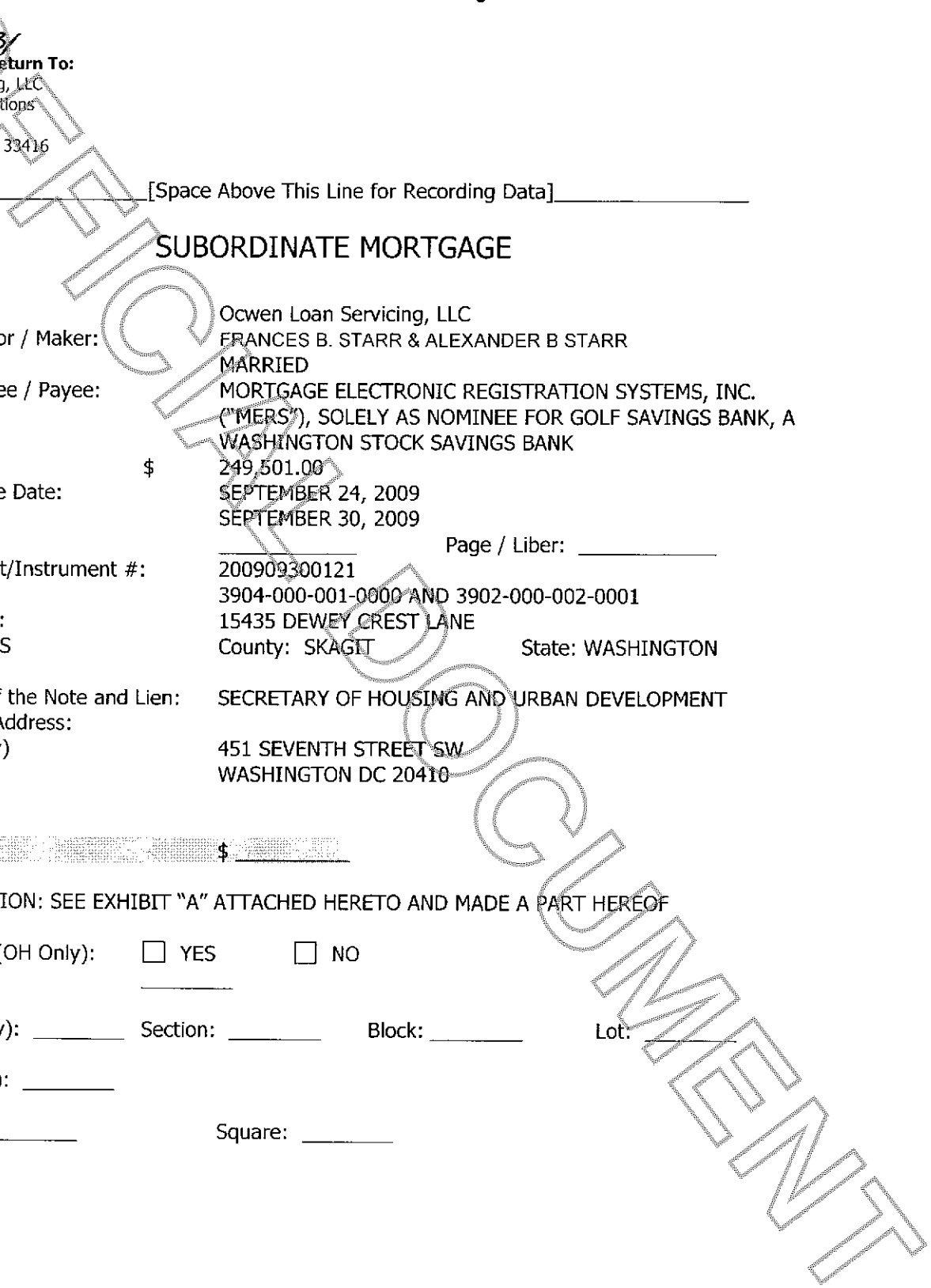


EXHIBIT "A"

PARCEL A:

Lots 1 and 2, DEWEY BEACH ADDITION NO. 3, according to the plat thereof, recorded in Volume 6 of Plats, page 32, records of Skagit County, Washington.

PARCEL B:

Lot 1, DEWEY BEACH ADDITION NO. 4, according to the plat thereof, recorded in Volume 7 of Plats, pages 50 and 50A, records of Skagit County, Washington.

EXCEPT the Northernly 63 feet thereof, as measured perpendicular to and parallel with the Northeastly line:

Recording Requested By:
Ocwen Loan Servicing, LLC

When Recorded Return to:
Ocwen Loan Servicing, LLC
ATTN: Mortgage Assistance
1661 Worthington Road, Suite 100
West Palm Beach, Florida 33409

Loan Number: 602481331

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SUBORDINATE MORTGAGE

This Subordinate Mortgage ("Security Instrument") is given on 09/15/2016. The Mortgagor is Frances B Starr , whose address is 15435 Dewey Crest Ln Anacortes, WA 98221-8205 ("Borrower"). This Security is given to the Secretary of Housing and Urban Development, whose address is 451 Seventh Street, SW, Washington, DC 20410 ("Lender"). Borrower owes Lender the principal sum of U.S. \$26,303.33. This debt is evidenced by Borrower's note dated the same date as this Instrument ("Note"), which provides for the full debt, if not paid earlier, due and payable on 09/01/2046. This Security Instrument secures Lender: (a) the repayment of all the debt evidenced by the Note, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums with interest advanced under Paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, warrant, grant and convey to the Lender, with power of sale the following described property located in SKAGIT County, WA:

See attached Legal Description

Which has the address of 15435 Dewey Crest Ln Anacortes, WA 98221-8205 ;

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property".

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant agree as follows:

1. **Payment of Principal.** Borrower shall pay when due the principal of the debt evidenced by the Note.
2. **Borrower Not Released: Forbearance By Lender Not a Waiver.** Extension of the time of payment of the sum secured by this Security Instrument granted by Lender to any successor in the interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successor in the interest. Lender shall not be required to commence proceedings against any successors in the interest or refuse to extend time for payment of otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in the interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.
3. **Successors and Assigns Bound; Joint and Several Liability: Co-signers.** The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note; (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sum secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the term of this Security Instrument of the Note without that Borrower's consent.
4. **Notices:** Any notices to Borrower provided for in this Security Instrument shall be given by delivering it by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to: Department of Housing and Urban Development, Attention: Single Family Notes Branch, 451 Seventh Street, SW, Washington, DC 20410 or any address Lender designates by notice to Borrower or Lender when given as provided in this paragraph.
5. **Governing Law: Severability.** This Security Instrument shall be governed by Federal Law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.
6. **Borrower's Copy.** Borrower shall be given one conformed copy of the Note and of this Security Instrument.

NON UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

7 Acceleration: Remedies.

If the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under the Paragraph 7 of the Subordinate Note, the Secretary may invoke the nonjudicial power of sale provided in the Single Family Mortgage Foreclosure Act of 1994 ("Act") (12 U.S.C. 3751et seq.) by requesting a foreclosure commissioner designated under the Act to commence foreclosure and sell the Property as provided in the Act. Nothing in the preceding sentence shall deprive the Secretary of any rights otherwise available to a Lender under this paragraph or applicable law.

By signing, Borrower accepts and agrees to the terms contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

BORROWER ACKNOWLEDGEMENT

IMPORTANT - Do NOT sign this Agreement unless you are in the presence of a notary. If extenuating circumstances prevent one notary signature, separately signed and notarized agreements will be accepted; however, the agreements must be returned in the same package to Ocwen Loan Servicing.

Each of the Borrower(s) and the Lender acknowledge that no representations, agreements or promises were made by the other party or any of its representatives other than those representations, agreements or promises specifically contained herein. This Agreement, and the Note and Security Instrument (as amended hereby) set forth the entire understanding between the parties. There are no unwritten agreements between the parties.

All individuals on the mortgage, note and the property title must sign this Agreement.

For each borrower signature, two witness signatures are required. If extenuating circumstances prevent one notary signature, separately signed and notarized agreements will be accepted; however, the agreements must be returned in the same package to Ocwen Loan Servicing.

10/27/16
Date

Frances B Starr
Frances B Starr

Courtney Lang
Witness - Signature

Courtney Lang
Witness - Printed Name

[Signature]
Witness - Signature

Helen Martinez
Witness - Printed Name

10/27/16
Date

Alexander B Starr
Alexander B Starr

Courtney Lang
Witness - Signature

Courtney Lang
Witness - Printed Name

[Signature]
Witness - Signature

Helen Martinez
Witness - Printed Name

BORROWER ACKNOWLEDGEMENT

(CONTINUED)

State of WASHINGTON

County of SKAGIT

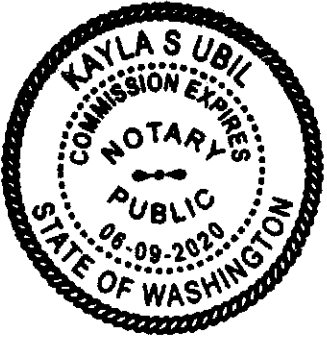
On this 27 day of OCT, 16, before me, the undersigned, a Notary Public in and for said county and state, personally appeared Frances B Starr, Alexander B Starr personally known to me or identified to my satisfaction to be the person(s) who executed the within instrument, and they duly acknowledged that said instrument is their act and deed, and that they, being authorized to do so, executed and delivered said instrument for the purposes therein contained.

Witness my hand and official seal.

Kayla S. Ubil
Notary Public

My Commission Expires: 06-09-2020

Kayla S. Ubil



Certificate of Preparation

This is to certify that this instrument was prepared by Ocwen Loan Servicing, I.L.C., one of the parties named in the instrument.

Alison Rivera



Signature

(Alison Rivera)
LOSS MITIGATION

Ocwen Loan Servicing LLC
Loss Mitigation Department
5720 Premier Park Dr
West Palm Beach, FL 33407
1-800-850-4622