



201705190064

Skagit County Auditor

\$78.00

5/19/2017 Page

1 of

6 12:06PM

When Recorded Mail To:

*First American Title
Loss Mitigation Title Services-LMTS
P.O. Box 27670
Santa Ana, CA 92799
Attn: LMTS*

FAT Doc. No.: 10708270

County: SKAGIT

Document Title(s)

LOAN MODIFICATION AGREEMENT (DEED OF TRUST)

Reference Number(s) of related documents:

201309260138

Additional Reference #'s on page 2

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

OVCHINNIKOV, VLADIMIR D.

Additional Grantors on page 2

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

PLANET HOME LENDING, LLC

Additional Grantees on page 2

Trustee(s)

N/A

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

L4, B12, TOWN OF SEDRO

Complete legal on page 2

Assessor's Property Tax Parcel/Account Number

P75405

Additional parcel #'s on page 2

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 mail to #: 10708270
FAMS-DTO Rec 
3 First American Way
Santa Ana, CA 92707
PLANE | 35992.1 | PR DDOS
RE: OVCHINNIKOV | NONE

This Document Prepared By:
JUSTIN KOZMA
PLANET HOME LENDING, LLC
321 RESEARCH PARKWAY, SUITE 303
MERIDEN, CT 06450
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When Recorded Mail To:
PLANET HOME LENDING, LLC
321 RESEARCH PARKWAY, SUITE 303
MERIDEN, CT 06450

Tax/Parcel #: **P75405**

_____ [Space Above This Line for Recording Data] _____
Original Principal Amount: \$178,571.00 **FHA/VA/RHS Case No.: 0212079772**
Unpaid Principal Amount: \$174,949.65 **Loan No: 1010000436**
New Principal Amount: \$205,345.12
Capitalization Amount: \$0.00

LOAN MODIFICATION AGREEMENT (DEED OF TRUST)

This Loan Modification Agreement ("Agreement"), made this **12TH** day of **APRIL, 2017**, between **VLADIMIR D. OVCHINNIKOV A MARRIED MAN AS HIS SEPARATE ESTATE** ("Borrower"), whose address is **307 BENNETT ST, SEDRO WOOLLEY, WASHINGTON 98284** and **PLANET HOME LENDING, LLC** ("Lender"), whose address is **321 RESEARCH PARKWAY, SUITE 303, MERIDEN, CT 06450** amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated **SEPTEMBER 24, 2013** and recorded on **SEPTEMBER 26, 2013** in **INSTRUMENT NO. 201309260138, SKAGIT COUNTY, WASHINGTON**, and (2) the Note, in the original principal amount of U.S. **\$178,571.00, 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 **307 BENNETT ST, SEDRO WOOLLEY, WASHINGTON 98284**

the real property described is located in **SKAGIT COUNTY, WASHINGTON** and being set forth as follows:

Exhibit "A"

LOT 4, BLOCK 12, "PLAT OF TOWN OF SEDRO," ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 1 OF PLATS, PAGE 17, RECORDS OF SKAGIT COUNTY, WASHINGTON.

Tax/Parcel No. P75405

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, **MAY 1, 2017** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$205,345.12**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest in the amount of U.S. **\$0.00** 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.
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 **4.5000%**, from **MAY 1, 2017**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$1,108.42**, beginning on the **1ST** day of **JUNE, 2017**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **OCTOBER 1, 2043** (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.
3. 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.

4. 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.

5. **If the Borrower has, since inception of this loan but prior to this Agreement, received a discharge in a**

Chapter 7 bankruptcy, and there having been no valid reaffirmation of the underlying debt, by entering into this Agreement, the Lender is not attempting to re-establish any personal liability for the underlying debt.

6. 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.
7. 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.

In Witness Whereof, I have executed this Agreement.

Vladimir D Ovchinnikov
Borrower: **VLADIMIR D OVCHINNIKOV**

5/2/17
Date

Suleyma Yireny Ovchinnikov
Borrower: **SULEYMA YIRENNY OVCHINNIKOV** *signing solely to acknowledge this Agreement, but not to incur any personal liability for the debt

5/2/17
Date

Borrower: _____

_____ Date

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 **VLADIMIR D OVCHINNIKOV, SULEYMA YIRENNY OVCHINNIKOV**, 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.

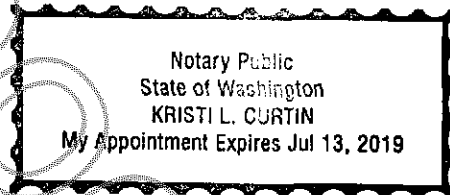
Dated: May 2, 2017

(Seal or stamp)

Kristi L Curtin
Notary Public

Printed Name: Kristi L Curtin

My appointment expires: 07/13/2019



In Witness Whereof, the Lender have executed this Agreement.

PLANET HOME LENDING, LLC

By Thomas M. O'Connell (print name)
Senior Vice President (title)

5/4/17 Date

_____[Space Below This Line for Acknowledgments]_____

LENDER ACKNOWLEDGMENT

STATE OF CT
COUNTY OF New Haven

I certify that I know or have satisfactory evidence that **THOMAS M. O'CONNELL** is the person who appeared before me, and said person acknowledge that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged it as the **SENIOR VICE PRESIDENT** of **PLANET HOME LENDING, LLC**, to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 5/4/17

[Signature]
Notary Public

Printed Name: _____

My appointment expires: _____

