



201706010067

Skagit County Auditor

6/1/2017 Page

1 of

\$81.00

9 2:05PM

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SANTA ANA, CA 92707

-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: 201412190077 REC.
12/19/2014

Grantor(s): AGUSTIN GONZALEZ

Grantee(s): PACIFIC UNION FINANCIAL LLC

Trustee: N/A

Legal description: LOT 28 "SAUK MOUNTAIN VIEW ESTATES-SOUTH
A PLANNED RESIDENTIAL DEVELOPMENT" FILE 200306090032

Complete Legal Description: PAGE 7-8

Property Tax Parcel/Account Number: 48190000280000

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

UNOFFICIAL
This Document Prepared By:
TOMAS RODRIGUEZ
PACIFIC UNION FINANCIAL, LLC
1603 LBJ FREEWAY, STE 500 MAILSTOP: 60200
FARMERS BRANCH, TX 75236
(844) 225-8060

When recorded mail to: #: 10969494

FAMS-DTO Rec 

3 First American Way

Santa Ana, CA 92707

P: 60200

PACIF | 35875.3 | MOD REC SVC

RE: GONZALEZ | LOAN MODIFICATION

Tax/Parcel #: 48190000280000

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Original Principal Amount: \$191,468.00

Unpaid Principal Amount: \$187,171.68

New Principal Amount: \$206,956.36

New Money (Cap): \$19,784.68

FHA/VA/RHS Case No.: 703 566-1378281

MERS Min: 1002674 0000878264 9

MERS Phone #: (888) 679-6377

LOAN MODIFICATION AGREEMENT (DEED OF TRUST)

DO NOT WRITE IN THESE SPACES

This Loan Modification Agreement ("Agreement"), made this 11TH day of MAY, 2017, between **AGUSTIN GONZALEZ, AN UNMARRIED PERSON** ("Borrower"), whose address is **1283 ARREZO DR, SEDRO WOOLLEY, WASHINGTON 98284** and **PACIFIC UNION FINANCIAL, LLC** ("Lender"), whose address is **1603 LBJ FREEWAY, STE 500 MAILSTOP: 60200, FARMERS BRANCH, TX 75236** and given to Mortgage Electronic Registrations Systems, Inc. ("MERS") (solely as nominee for Lender, and Lender's successors and assigns), as **Beneficiary**, MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026 and a street address of 1901 E Voorhees Street, Suite C, Danville, IL 61834, tel. (888) 679-MERS, amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated **DECEMBER 16, 2014** and recorded on **DECEMBER 19, 2014** in **INSTRUMENT NO. 201412190077, SKAGIT COUNTY, WASHINGTON**, and (2) the Note, in the original principal amount of U.S. **\$191,468.00**, bearing the same



date as, and secured by, the Security Instrument, which has been assigned MERS Registration No. 1002674 0000878264 9 and MERS Registration Date MARCH 7, 2016, and which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at 1283 ARREZO DR, SEDRO WOOLLEY, WASHINGTON 98284 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. As of, **MAY 1, 2017**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$206,956.36**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest in the amount of U.S. **\$19,784.68** 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 **4.3750%**, from **MAY 1, 2017**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$1,033.30**, 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 **MAY 1, 2047** (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.

- UNOFFICIAL DOCUMENT
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.

Borrower: AGUSTIN GONZALEZ

5/17/17
Date

Borrower: _____

Date

Borrower: _____

Date

Borrower: _____

Date

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BORROWER ACKNOWLEDGMENT

State of WASHINGTON

County of Skagit

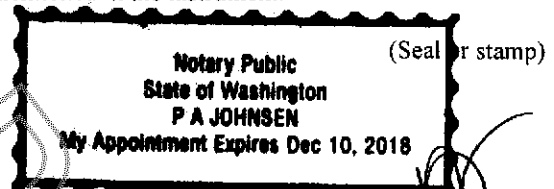
I certify that I know or have satisfactory evidence that AGUSTIN GONZALEZ, is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: May 17, 2017

PA Johnson
Notary Public

Printed Name: PA Johnson

My appointment expires: 12.10.2018



Mortgage Electronic Registration Systems, Inc.

Mortgagee

By [Signature]

Date May 19, 2017

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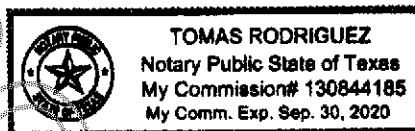
State of TEXAS

County of DALLAS

This instrument was acknowledged before me on May 19, 2017
by Brandy N Stoltz of Mortgage Electronics Registrations Systems, Inc., a
LLC corporation, on behalf of the corporation.

[Signature]
TOMAS RODRIGUEZ, Notary Public

My commission expires: 09/30/2020



In Witness Whereof, the Lender have executed this Agreement.

PACIFIC UNION FINANCIAL, LLC

By Celia Gallardo (print name)
Authorized signer (title)

May 19, 2017
Date

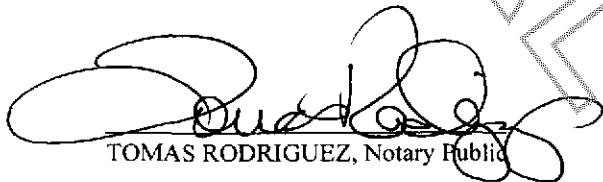
[Space Below This Line for Acknowledgments]

LENDER ACKNOWLEDGMENT

State of TEXAS

County of DALLAS

This instrument was acknowledged before me on May 19, 2017
by Celia Gallardo the
Authorized signer of PACIFIC UNION FINANCIAL, LLC, a company,
on behalf of the company.


TOMAS RODRIGUEZ, Notary Public
My commission expires: 09/30/2020

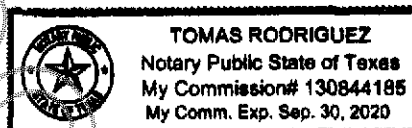


EXHIBIT A

BORROWER(S): AGUSTIN GONZALEZ, AN UNMARRIED PERSON

LOAN NUMBER: 0000670968

LEGAL DESCRIPTION:

The land referred to in this document is situated in the STATE OF WASHINGTON, COUNTY OF SKAGIT, CITY OF SEDRO WOOLLEY, and described as follows: LOT 28, "SAUK MOUNTAIN VIEW ESTATES SOUTH, A PLANNED RESIDENTIAL DEVELOPMENT", ACCORDING TO THE PLAT THEREOF RECORDED JUNE 9, 2003, UNDER AUDITOR'S FILE NO. 200306090032, RECORDS OF SKAGIT COUNTY, WASHINGTON. SUBJECT TO: A. EASEMENT, INCLUDING TERMS AND PROVISION THEREOF: GRANTEE: THE UNITED STATES OF AMERICA RECORDED: JUNE 6, 1946 AND JULY 17, 1946 AUDITOR'S NO.: 392628 AND 394047 PURPOSE: ONE OR MORE LINES OF ELECTRIC POWER TRANSMISSION STRUCTURES AND APPURTENANT SIGNAL LINES AREA AFFECTED: A STRIP OF LAND 125.0 FEET IN WIDTH, THE BOUNDARIES OF SAID STRIP LYING 62.5 FEET DISTANT FROM, ON EACH SIDE OF, AND PARALLEL WITH THE SURVEY LINE OF THE ARLINGTON-BELLINGHAM TRANSMISSION LINE AS NOW LOCATED AND STAKED. B. EASEMENT, INCLUDING TERMS AND PROVISION THEREOF: GRANTEE: THE UNITED STATES OF AMERICA RECORDED: AUGUST 7, 1963 AUDITOR'S NO.: 639321 PURPOSE: ONE OR MORE LINES OF ELECTRIC POWER TRANSMISSION STRUCTURES AND APPURTENANT SIGNAL LINES AREA AFFECTED: A STRIP OF LAND 137.5 FEET IN WIDTH, THE BOUNDARIES OF SAID STRIP LYING 62.5 FEET DISTANT EASTERLY FROM AND 75.0 FEET DISTANT WESTERLY FROM, AND PARALLEL WITH SAID SURVEY LINE FOR THE SNOHOMISH-BLAINE NO. 1 TRANSMISSION LINE AS SAID SURVEY LINE BEING NOW LOCATED AND STAKED. C. EASEMENT, INCLUDING TERMS AND PROVISION THEREOF: GRANTEE: PUGET SOUND POWER & LIGHT COMPANY RECORDED: JUNE 20, 1945 AUDITOR'S NO.: 381240 PURPOSE: ELECTRIC TRANSMISSION AND/OR DISTRIBUTION LINE, TOGETHER WITH NECESSARY APPURTENANCES AREA AFFECTED: PORTION IN SOUTHEAST 1/4 OF THE NORTHWEST 1/4 D. EASEMENT, INCLUDING TERMS AND PROVISION THEREOF: GRANTEE: PUGET SOUND POWER & LIGHT COMPANY RECORDED: APRIL 18, 1990 AUDITOR'S NO.: 9004180059 PURPOSE: ELECTRIC TRANSMISSION AND/OR DISTRIBUTION LINE, TOGETHER WITH NECESSARY APPURTENANCES AREA AFFECTED: COMMENCING AT THE NORTHWEST CORNER OF THE ABOVE DESCRIBED PARCEL A; THENCE SOUTH 00 DEGREES 38'43" EAST A DISTANCE OF 279.87 FEET ALONG THE WEST LINE THEREOF TO THE CENTER OF AN EXISTING TRANSMISSION LINE AND THE TRUE POINT OF BEGINNING OF THIS CENTERLINE DESCRIPTION; THENCE SOUTH 55 DEGREES 26'45" EAST A DISTANCE OF 273.58 FEET; THENCE SOUTH 40 DEGREES 20'02" EAST A DISTANCE OF 567.53 FEET TO A POINT ON THE NORTHERLY LINE OF THE NORTHERN PACIFIC RAILWAY RIGHT-OF-WAY AND THE TERMINUS OF THIS CENTERLINE DESCRIPTION RIGHT-OF-WAY NO. 2: (FOR OVERHANG OR UNDER GROUNDING OF FACILITIES ONLY) COMMENCING AT THE NORTHEAST CORNER OF THE ABOVE-DESCRIBED PARCEL B; THENCE NORTH 89 DEGREES 33'49" WEST A DISTANCE OF 431.05 FEET ALONG THE NORTH LINE THEREOF TO THE CENTER OF AN EXISTING TRANSMISSION LINE AND THE TRUE POINT OF BEGINNING

UNRECORDED

OF THIS CENTERLINE DESCRIPTION; THENCE SOUTH 55 DEGREES 26'45" EAST A DISTANCE OF 28.53 FEET TO A POINT ON THE SOUTH LINE OF THE ABOVE-DESCRIBED PARCEL B AND THE TERMINUS OF THIS CENTERLINE DESCRIPTION. THE ABOVE-DESCRIBED EASEMENTS TO BE EITHER LENGTHENED OR SHORTENED ACCORDINGLY TO INTERSECT WITH THE ABOVE DESCRIBED PROPERTIES. E. EASEMENT, INCLUDING TERMS AND PROVISION THEREOF: GRANTEE: DRAINAGE DISTRICT NO. 14 OF SKAGIT COUNTY WASHINGTON RECORDED: FEBRUARY 26, 1935 AUDITOR'S NO.: 267764 PURPOSE: RIGHT-OF-WAY FOR DRAINAGE DITCH PURPOSES, TOGETHER WITH RIGHT OF INGRESS AND EGRESS AREA AFFECTED: PORTION IN THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 AND OTHER PROPERTY. F. EASEMENT, INCLUDING TERMS AND PROVISION THEREOF: GRANTEE: PACIFIC NORTHWEST PIPELINE CORPORATION RECORDED: SEPTEMBER 14, 1956 AUDITOR'S NO.: 541476 PURPOSE: CONSTRUCTING, MAINTAINING, ETC., PIPELINE OR PIPELINES AREA AFFECTED: COMMON "PARK" AREA G. EASEMENT, INCLUDING TERMS AND PROVISIONS THEREOF: GRANTEE: CASCADE NATURAL GAS CORPORATION RECORDED: NOVEMBER 26, 1956 AUDITOR'S NO.: 544543 PURPOSE: CONSTRUCTING, MAINTAINING, ETC., PIPELINE OR PIPELINES AREA AFFECTED: AFFECTS COMMON "PARK" AREA AUTHORIZATION FOR ENCROACHMENT OF THE DRIVING RANGE NETTING RECORDED OCTOBER 10, 2001 UNDER AUDITOR'S FILE NO. 200110100109. SAID INSTRUMENT WAS CORRECTED BY INSTRUMENT DATED AUGUST 3, 1957 AND RECORDED SEPTEMBER 9, 1957 UNDER AUDITOR'S FILE NO. 555867, RECORDS OF SKAGIT COUNTY, WASHINGTON. H. EASEMENT, INCLUDING TERMS AND PROVISION THEREOF: GRANTEE: NORTHWEST PIPELINE CORPORATION RECORDED: JULY 5, 2002 AUDITOR'S NO.: 200207050100 PURPOSE: PIPELINE AND RELATED RIGHTS AREA AFFECTED: PORTION OF SUBJECT PLAT I. EASEMENT, INCLUDING TERMS AND PROVISION THEREOF: GRANTEE: JOHN A. LANGE AND GAYLE LANGE RECORDED: JULY 25, 2002 AUDITOR'S NO.: 200207250019 PURPOSE: UTILITIES, DRAINAGE, SEWER LINES, ETC. AREA AFFECTED: PORTION OF SUBJECT PLAT J. EASEMENT, INCLUDING TERMS AND PROVISION THEREOF: GRANTEE: PUGET SOUND ENERGY, INC. RECORDED: APRIL 7, 2003 AUDITOR'S NO.: 200304070119 PURPOSE: ELECTRIC TRANSMISSION AND/OR DISTRIBUTION LINE, TOGETHER WITH NECESSARY APPURTENANCES. K. PROTECTIVE COVENANTS AND/OR EASEMENTS, BUT OMITTING RESTRICTIONS, IF ANY, BASED ON RACE, COLOR, RELIGION OR NATIONAL ORIGIN: RECORDED: JUNE 9, 2003 AUDITOR'S NO.: 200306090033 EXECUTED BY: JOHN AND GAYLE LANGE AMENDED BY THOSE INSTRUMENTS RECORDED UNDER SKAGIT COUNTY AUDITOR'S FILE NOS. 200306300001, 200401280120 AND 200403020062. L. MATTERS DISCLOSED AND/OR DELINEATED ON THE FACE OF THE FOLLOWING PLAT/SUBDIVISION: PLAT/SUBDIVISION NAME: SAUK MOUNTAIN VIEW ESTATES - SOUTH, A PLANNED RESIDENTIAL DEVELOPMENT RECORDED: JUNE 9, 2003 AUDITOR'S NO.: 200306090032.

ALSO KNOWN AS: 1283 ARREZO DR, SEDRO WOOLLEY, WASHINGTON 98284

