



201804110009

Skagit County Auditor

\$79.00

4/11/2018 Page

1 of

6 8:34AM

After Recording Return To:
CoreLogic SolEx
1637 NW 136th Avenue Suite G-100
Sunrise, FL 33323

Space Above This Line For Recording Data

This Document Prepared By:

Name: Ellen Fritzel

Nationstar Mortgage LLC d/b/a Mr. Cooper
8950 CYPRESS WATERS BLVD
DALLAS, TX 75019

Document Title: LOAN MODIFICATION AGREEMENT

Reference numbers of related documents: 201004150111

on page 2 of document

Grantor(s):

1. BARBARA L. ADAMS FKA BARBARA L. GENT

2.

3.

etc. additional names on page _____ of document

Grantee(s)/ Beneficiary(ies):

1. Nationstar Mortgage LLC d/b/a Mr. Cooper

2.

3.

etc. additional names on page _____ of document

Assessor's Property Tax Parcel Account Number(s): 3867-000-005-1009

Legal Description:

THAT PORTION OF TRACT 5, PLAT OF THE BURLINGTON ACREAGE PROPERTY,
ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 1 OF PLATS, PAGE 49, RECORDS
OF SKAGIT COUNTY, WASHINGTON AND MORE FULLY DESCRIBED IN EXHIBIT A.



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WASHINGTON COVER PAGE

After Recording Return To:
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Sunrise, FL 33323

This Document Prepared By:

Ellen Frizell
Nationstar Mortgage LLC d/b/a Mr. Cooper
8950 CYPRESS WATERS BLVD
DALLAS, TX 75019

Parcel ID Number: 3867-000-005-1009
Prior instrument reference: Book/Liber N/A, Page N/A,
Instrument No: 201004150111, of the Official Records of
SKAGIT County, WA.

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Original Recording Date: **April 15, 2010**

Original Loan Amount: **\$191,468.00**

New Money: **\$0.00**

Loan No: **605496702**

Investor Loan No: **204465342**

FHA Case No.: **561-9585856-703**

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 1st day of March, 2018, between **BARBARA L. ADAMS FKA BARBARA L. GENT** whose address is **11010 GUNDERSEN LN, BURLINGTON, WA 98233** ("Borrower") and **Nationstar Mortgage LLC d/b/a Mr. Cooper** which is organized and existing under the laws of **The United States of America**, and whose address is **8950 CYPRESS WATERS BLVD, DALLAS, TX 75019** ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated **April 09, 2010** and recorded in Book/Liber **N/A**, Page **N/A**, Instrument No: **201004150111** and recorded on **April 15, 2010**, of the Official Records of **SKAGIT County, WA** 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

11010 GUNDERSEN LN, BURLINGTON, WA 98233,

(Property Address)

the real property described being set forth as follows:



110058812

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 **April 1, 2018**, the amount payable under the Note and the Security Instrument (the "Unpaid



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Principal Balance") is U.S. **\$133,643.64**, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest 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 **4.125%**, from **April 1, 2018**. Borrower promises to make monthly payments of principal and interest of U.S. **\$647.70**, beginning on the **1st** day of **May, 2018**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **April 1, 2048** (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 the 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 the Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the 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; 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.



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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.
8. In the event of any action(s) arising out of or relating to this Agreement or in connection with any foreclosure action(s) dismissed as a result of entering into this Agreement, if permitted by applicable law, I will remain liable for and bear my own attorney fees and costs incurred in connection with any such action(s).
9. Borrower understands that the mortgage insurance premiums on the Loan, if applicable, may increase as a result of the capitalization which will result in a higher total monthly payment. Furthermore, the date on which the borrower may request cancellation of mortgage insurance may change as a result of the New Principal Balance.

Barbara L. Adams FKA Barbara L. Gent
BARBARA L. ADAMS FKA BARBARA L. GENT -Borrower

Date: 3/26/18

_____[Space Below This Line For Acknowledgments]_____

State of Washington

County of Snohomish

I certify that I know or have satisfactory evidence that **BARBARA L. ADAMS FKA BARBARA L. GENT**, (name of person) is the person who appeared before me, a Notary Public 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.

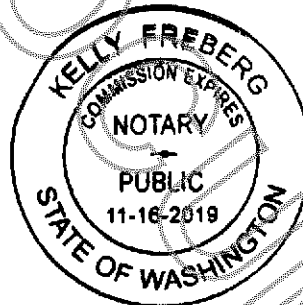
Dated: 3/26/2018 (Month, Day and Year)

Kelly Freberg
Signature of Notary

Kelly Freberg
Printed Name of Notary

Notary Public
Title

My Commission expires: 11/16/2019



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Nationstar Mortgage LLC d/b/a Mr. Cooper

By: Ellen Frizzell (Seal) - Lender

Name: Ellen Frizzell

Title: **Assistant Secretary**

3/30/18
Date of Lender's Signature

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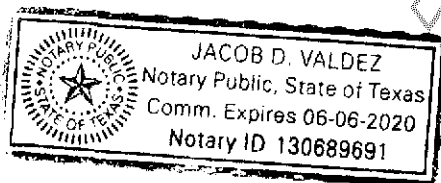
The State of TX

County of Dallas

Before me, Jacob D. Valdez /Notary Public (name/title of officer) on this day
(Please Print Name)

personally appeared Ellen Frizzell, the Assistant Secretary of Nationstar Mortgage LLC d/b/a Mr. Cooper, known to me (or proved to me on the oath of _____ or through _____ (description of identity card or other document)) to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same for the purposes and consideration therein expressed.

Given under my hand and seal of office this 30 day of March, A.D., 2018.



Jacob D. Valdez
Signature of Officer

Jacob D. Valdez
(Printed Name of Officer)

Notary Public
Title of Officer

My Commission expires : 06/06/2020



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HUD MODIFICATION AGREEMENT
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Exhibit "A"

Loan Number: 605496702

Property Address: 11010 GUNDERSEN LN, BURLINGTON, WA 98233

Legal Description:

THE FOLLOWING DESCRIBED PROPERTY SITUATED IN SKAGIT COUNTY, WASHINGTON: THAT PORTION OF TRACT 5, PLAT OF THE BURLINGTON ACREAGE PROPERTY, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 1 OF PLATS, PAGE 49, RECORDS OF SKAGIT COUNTY, WASHINGTON, DESCRIBED AS FOLLOWS: BEGINNING AT THE QUARTER CORNER BETWEEN SECTIONS 28 AND 33, TOWNSHIP 35 NORTH, RANGE 4 EAST OF THE WILLAMETTE MERIDIAN; THENCE SOUTH 86 DEGREES 52 MINUTES 30 SECONDS EAST ALONG THE NORTH LINE OF SAID SECTION 33, TOWNSHIP 35 NORTH, RANGE 4 EAST OF THE WILLAMETTE MERIDIAN, 163.0 FEET TO THE TRUE POINT OF BEGINNING; THENCE SOUTH PARALLEL WITH THE WEST LINE OF SAID TRACT 5, PLAT OF THE BURLINGTON ACREAGE PROPERTY, 149.5 FEET; THENCE NORTH 89 DEGREES 29 MINUTES EAST 112.8 FEET TO THE WEST LINE OF THAT CERTAIN ROAD CONVEYED TO SKAGIT COUNTY BY INSTRUMENT DATED OCTOBER 19, 1955, AND RECORDED OCTOBER 7, 1955, UNDER AUDITORS FILE NO. 525498, RECORDS OF SKAGIT COUNTY, WASHINGTON; THENCE NORTH 00 DEGREES 31 MINUTES WEST 142.5 FEET ALONG THE WEST LINE OF SAID ROAD TO THE NORTH LINE OF SAID SECTION 33, TOWNSHIP 35 NORTH, RANGE 4 EAST OF THE WILLAMETTE MERIDIAN; THENCE NORTH 86 DEGREES 52 MINUTES 30 SECONDS WEST 111.5 FEET ALONG THE NORTH LINE OF SAID SECTION 33 TO THE TRUE POINT OF BEGINNING.



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