



201810240026

10/24/2018 12:05 PM Pages: 1 of 5 Fees: \$103.00
Skagit County Auditor

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.: 11874280

County: SKAGIT

Document Title(s)

LOAN MODIFICATION AGREEMENT

Reference Number(s) of related documents:

~~201608208260201~~ 201608260201

Additional Reference #'s on page 2

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

MICHEAL STREET

Additional Grantors on page 2

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

GUILD MORTGAGE COMPANY

Trustee(s)

Additional Grantees on page 2

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

THAT PORTION OF THE SOUTHWEST 1/4 OF SECTION 19, TOWNSHIP 36 NORTH,
RANGE 5 EAST OF THE WILLAMETTE MERIDIAN IN SKAGIT COUNTY, WASHINGTON.

Complete legal on page 4

Assessor's Property Tax Parcel/Account Number

P51072

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: 11874280

FAMS-DTO Rec

3 First American Way

Santa Ana, CA 92707

GUILD M 36185.1

R2 street

PR DOCS

Standard

[Space Above this Line for Recording Data]

GUILD# LHB002073V/ 138-2002073

VA LHG #: 464660834727

MERS MIN#: 100019913820020734

MERS# (888)679-MERS

LOAN MODIFICATION AGREEMENT

(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 2ND day of October, 2018, between MICHEAL STREET, AN UNMARRIED PERSON("Borrower") and Guild Mortgage Company, a California Corporation ("Lender"), and Mortgage Electronic Registration System, Inc.("MERS") as nominee for ("Lender"), its successors and assigns, amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated August 16, 2016 and recorded in Book or Liber August 26, 2016 at Instrument #201608260201, of official County 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 3653 NEWBERG PLACE, SEDRO WOOLLEY, WASHINGTON 98284, the real property described being set forth as follows:

PLEASE SEE ATTACHED LEGAL DESCRIPTION

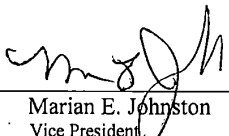
In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):


1. As of October 1, 2018 the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$210,714.84, consisting of the amount(s) loaned to the Borrower by the Lender and any interest capitalized to date.
2. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 5.125% from October 1, 2018. The Borrower promises to make monthly payments of principal and interest of U.S. \$1,147.31 beginning on the 1st day of November 2018 and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on October 1, 2048 (the "Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, the 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, at its option, 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 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. 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 the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.


By: Marian E. Johnston (Seal)
Vice President Lender
Guild Mortgage Company


MICHEAL STREET, Borrower (Seal)

[Space Below This Line For Acknowledgments]

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

CIVIL CODE § 1189

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

On 10-18-18 before me, MARIA INEZ PALOMERA, Notary Public, personally appeared Marian E. Johnston, who proved to me on the basis of satisfactory evidence to be the person (s) whose name (s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity (ies), and that by his/her/their signatures (s) on the instrument the person (s), or the entity upon behalf of which the person (s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

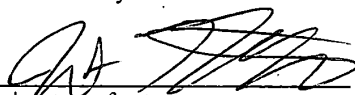

signature of notary

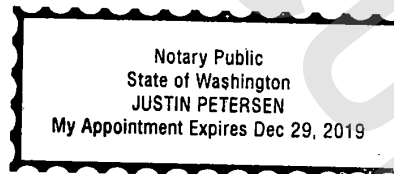


STATE OF WASHINGTON
COUNTY OF SKAGIT

On October 10th, 18 before me, Justin Petersen, Notary Public, personally appeared MICHEAL STREET, who proved to me on the basis of satisfactory evidence to be the person (s) whose name (s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity (ies), and that by his/her/their signatures (s) on the instrument the person (s), or the entity upon behalf of which the person (s) acted, executed the instrument.

WITNESS my hand and official seal.


signature of notary



LEGAL DESCRIPTION

PARCEL A: THAT PORTION OF THE SOUTHWEST 1/4 OF SECTION 19, TOWNSHIP 36 NORTH, RANGE 5 EAST OF THE WILLAMETTE MERIDIAN IN SKAGIT COUNTY, WASHINGTON, DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHEAST CORNER OF SAID SUBDIVISION (CENTER OF SAID SECTION); THENCE SOUTH 0 DEGREES 27 MINUTES 53 SECONDS EAST ALONG THE EAST LINE OF SAID SUBDIVISION 599.60 FEET TO THE POINT OF BEGINNING; THENCE CONTINUING SOUTH 0 DEGREES 27 MINUTES 53 SECONDS EAST 299.80 FEET; THENCE NORTH 86 DEGREES 16 MINUTES 01 SECOND WEST PARALLEL WITH THE NORTH LINE OF SAID SUBDIVISION 738.50 FEET; THENCE NORTH 0 DEGREES 57 MINUTES 16 SECONDS WEST 300.00 FEET; THENCE SOUTH 86 DEGREES 16 MINUTES 01 SECOND EAST 741.07 FEET TO THE POINT OF BEGINNING. MORE COMMONLY KNOWN AS PARCEL NO. 32 OF THE RECORD OF SURVEY FILED IN VOLUME 1 OF SURVEYS ON PAGE 85, UNDER AUDITORS FILE NO. 805666 AND AS SUPPLEMENTED BY MAP FILED IN VOLUME 1 OF SURVEYS ON PAGE 110 UNDER AUDITORS FILE NO. 809463, RECORDS OF SAID COUNTY. PARCEL A-1: A NON-EXCLUSIVE EASEMENT FOR INGRESS, EGRESS AND UTILITIES OVER, UNDER AND ACROSS A STRIP OF LAND LYING IN SECTION 19, TOWNSHIP 36 NORTH, RANGE 5 EAST, W.M. WHICH IS 60.00 FEET IN WIDTH, BEING 30.00 FEET ON BOTH SIDES OF THE FOLLOWING DESCRIBED LINE: COMMENCING AT THE SOUTHWEST CORNER OF GOVERNMENT LOT 3 IN SAID SECTION; THENCE NORTH 0 DEGREES 17 MINUTES 36 SECONDS EAST ALONG THE WEST LINE OF SAID SECTION, 30.33 FEET TO THE POINT OF BEGINNING; THENCE NORTHERLY THE FOLLOWING COURSES AND DISTANCES: NORTH 59 DEGREES 27 MINUTES 49 SECONDS EAST 242.43 FEET; NORTH 34 DEGREES 30 MINUTES 21 SECONDS EAST 254.74 FEET; NORTH 11 DEGREES 05 MINUTES 01 SECOND EAST 416.22 FEET; NORTH 8 DEGREES 14 MINUTES 41 SECONDS EAST 628.27 FEET; NORTH 17 DEGREES 38 MINUTES 56 SECONDS EAST 117.83 FEET; NORTH 35 DEGREES 18 MINUTES 26 SECONDS EAST 207.71 FEET; NORTH 26 DEGREES 20 MINUTES 26 SECONDS EAST 277.11 FEET; NORTH 60 DEGREES 34 MINUTES 24 SECONDS EAST 141.95 FEET; SOUTH 71 DEGREES 59 MINUTES 36 SECONDS EAST 320.00 FEET; SOUTH 86

DEGREES 16 MINUTES 01 SECOND EAST 1755.22 FEET AND THE TERMINUS OF SAID EASEMENT, SAID TERMINUS HAVING A 45.00 FOOT TURNAROUND RADIUS. TOGETHER WITH AN EASEMENT FOR INGRESS, EGRESS AND UTILITIES OVER, UNDER AND ACROSS A STRIP OF LAND IN THE WEST 1/2 OF SECTION 19, TOWNSHIP 36 NORTH, RANGE 5 EAST, W.M. IN SKAGIT COUNTY, WASHINGTON, WHICH IS 60.00 FEET IN WIDTH AND LIES 30.00 FEET ON BOTH SIDES OF THE FOLLOWING CENTER LINE. COMMENCING AT THE CENTER OF SAID SECTION; THENCE NORTH 86 DEGREES 16 MINUTES 01 SECOND WEST ALONG THE SOUTH LINE OF THE NORTHWEST 1/4 OF SAID SECTION 364.02 FEET; THENCE NORTH 0 DEGREES 56 MINUTES 29 SECONDS EAST 662.11 FEET; THENCE NORTH 86 DEGREES 16 MINUTES 01 SECOND WEST 30.04 FEET TO THE POINT OF BEGINNING; THENCE SOUTHERLY THE FOLLOWING COURSES AND DISTANCES: SOUTH 5 DEGREES 57 MINUTES 13 SECONDS WEST 515.87 FEET, SOUTH 14 DEGREES 22 MINUTES 03 SECONDS EAST 172.10 FEET; SOUTH 8 DEGREES 32 MINUTES 57 SECONDS WEST 592.85 FEET, SOUTH 7 DEGREES 56 MINUTES 25 SECONDS EAST 451.25 FEET, SOUTH 53 DEGREES 09 MINUTES 55 SECONDS EAST 266.54 FEET TO THE TERMINUS OF SAID EASEMENT, SAID TERMINUS HAVING A TURNAROUND RADIUS OF 45.00 FEET. SITUATED IN SKAGIT COUNTY, WASHINGTON. APN: P51072.