



**201811260087**

11/26/2018 10:14 AM Pages: 1 of 9 Fees: \$107.00  
Skagit County Auditor

Name & Return Address:

Skagit Habitat for Humanity

PO Box 2565

Mount Vernon, WA 98273

**Washington State Recorder's Cover Sheet** (RCW 65.04) Please print legibly or type information.

<b>Document Title(s)</b>	<b>Modification of Deed of Trust</b>
<b>Grantor(s)</b> Jennifer Rodriguez and Roman Rodriguez	<b>GUARDIAN NORTHWEST TITLE CO.</b> <b>ACCOMMODATION RECORDING ONLY</b> <i>WLD</i>
____ Additional Names on Page ____ of Document	
<b>Grantee(s)</b> Skagit Habitat for Humanity	
____ Additional Names on Page ____ of Document	
<b>Legal Description</b> (Abbreviated: i.e., lot, block & subdivision name or number OR section/township/range and quarter/quarter section)	
Complete Legal Description on Page ____ of Document	
<b>Auditor's Reference Number(s)</b>	<b>201305070090</b>
<b>Assessor's Property Tax Parcel/Account Number(s)</b>	
<b>Non Standard Fee \$50.00</b> <b>By signing below, you agree to pay the \$50.00 non standard fee.</b> I am requesting an emergency non standard 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.	
<b>Signature of Party Requesting Non Standard Recording</b> NOTE: Do not sign above or pay additional \$50.00 fee if document meets margin/formatting requirements.  The Auditor/Recorder will rely on the information provided on this cover sheet. Staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.	

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## MODIFICATION OF NOTE AND DEED OF TRUST

**Grantor(s):** Skagit Habitat for Humanity, Inc.  
**Grantee(s):** Jennifer Rodriguez & Roman Rodriguez  
**Assessor's Tax Parcel Number:** 8082-000-004-0001 P131489  
**Regarding AFN:** 201305070090

**It is understood, accepted and agreed by both the Grantor(s) and the Grantee(s) that:**

The original loan agreement, as modified by this loan modification, continues to be secured by the original Deed of Trust, recorded under Skagit County Auditor File Number 201305070090, recorded on May 7, 2013. Except for the terms modified by this document, all of the terms AND **covenants** in the original loan agreement remain in full effect.

It has been determined that Jennifer Rodriguez and Roman Rodriguez, a divorced couple, are eligible for a one time loan modification.

As the Grantor, mortgage loan originator and servicer, the Skagit Habitat for Humanity Finance Committee recommended to the Board of Directors and approved a loan modification in an effort to alleviate the homeowner(s) of current delinquencies. The loan modification will restructure the First Promissory Note to extend the original term length of the loan to allow for repayment of current delinquencies. Fees associated with the modification of the mortgage loan will apply and be determined at the time of recording. Grantee(s) agree to pay these loan modification fees no later than April 15<sup>th</sup>, 2019.


*The loan modification for the First Promissory Note with an original date of May 7th, 2013, term length of 25 years, will be extended an additional 3 years to a 28 year loan. Final payment will be extended from May 1st, 2038 to May 1st, 2041. The original terms of \$333.33 per month for principal payment will remain the same through May 1st, 2038, with the delinquent balance owing of \$10,080.00 being amortized through the remaining three year period (June 1st, 2038 through May 1st, 2041). The new principal payment amount will be \$280.00 per month, along with any escrow due to maintain the loan. An escrow account will be maintained by Skagit Habitat for Humanity during the three year extension until the final principal amount due is paid along with any fees associated with the loan are received. No loan modifications will be made to the Second Promissory Note with the terms remaining the same.*

**Loan Modification Details:****Balance of the First Promissory Note as of September 25th, 2018: \$ 88,746.88**October 1<sup>st</sup>, 2018 through May 1<sup>st</sup>, 2038 monthly principal payment due: \$ 333.33June 1<sup>st</sup>, 2038 through May 1<sup>st</sup>, 2041 monthly principal payment due: \$ 280.00*3 year term extension (36 months) repayment = \$ 10,080.00*Principal payment schedule: October 1<sup>st</sup>, 2018 = \$333.33 X 20 years (240 months) = **\$79,999.92**Loan Modification schedule: June 1<sup>st</sup>, 2038 = \$280.00 X 3 years (36 months) = **\$10,080.00**

Skagit Habitat for Humanity by:

Gary Nelson \_\_\_\_\_  
Board President

Dated \_\_\_\_\_, 2018

Teresa Pugh  \_\_\_\_\_  
Executive DirectorDated Oct. 29, 2018

Skagit Habitat for Humanity Homeowner(s) by:

Jennifer Rodriguez \_\_\_\_\_  
Homeowner

Dated \_\_\_\_\_, 2018

Roman Rodriguez \_\_\_\_\_  
Homeowner

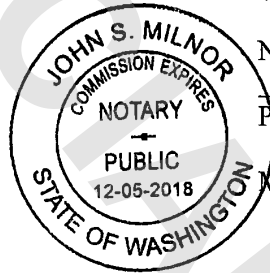
Dated \_\_\_\_\_, 2018

State of Washington )  
 ) ss  
County of Skagit )

I certify that I know or have satisfactory evidence that TERESA PUGH is the person who appeared before me and said person acknowledged that she signed this instrument and acknowledged it to be her free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: October 29, 2018.

John S. Milnor  
(Signature)



NOTARY PUBLIC

John S. Milnor  
Print Name of Notary

My appointment expires: 12/5/2018

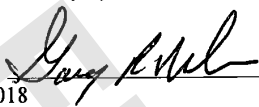
First payment due: June 1<sup>st</sup>, 2038 = \$280.00 X 3 years (36 months) = \$10,080.00

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Skagit Habitat for Humanity by:

Gary Nelson  
11-16-2018  
Board President



Dated \_\_\_\_\_

Teresa Pugh  
2018  
Executive Director

Dated \_\_\_\_\_,

Skagit Habitat for Humanity Homeowner(s) by:

Jennifer Rodriguez  
2018  
Homeowner

Dated \_\_\_\_\_,

Roman Rodriguez  
Homeowner

Dated \_\_\_\_\_, 2018

State of Washington     )  
                                      ) ss  
County of Skagit         )

I certify that I know or have satisfactory evidence that TERESA PUGH is the person who appeared before me and said person acknowledged that she signed this instrument and acknowledged it to be her free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: \_\_\_\_\_, 2018.

(Signature)

NOTARY PUBLIC

201811260087

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Print Name of Notary

My appointment expires:

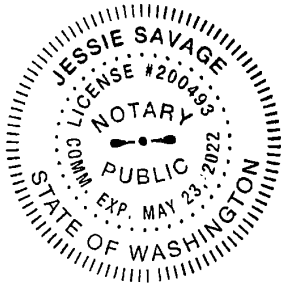
State of Washington )

) ss

County of Skagit )

I certify that I know or have satisfactory evidence that GARY NELSON is the person who appeared before me and said person acknowledged that he signed this instrument and acknowledged it to be his free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 11/16, 2018.



(Signature)

NOTARY PUBLIC

Print Name of Notary

Jessie Savage

My appointment expires:

May 23, 2022

State of Washington )

) ss

County of Skagit )

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

Dated: , 2018.

**Loan Modification Details:****Balance of the First Promissory Note as of September 25th, 2018:** **\$ 88,746.88**October 1<sup>st</sup>, 2018 through May 1<sup>st</sup>, 2038 monthly principal payment due: \$ 333.33June 1<sup>st</sup>, 2038 through May 1<sup>st</sup>, 2041 monthly principal payment due: \$ 280.00*3 year term extension (36 months) repayment =* **\$ 10,080.00**Principal payment schedule: October 1<sup>st</sup>, 2018 = \$333.33 X 20 years (240 months) = **\$79,999.92**Loan Modification schedule: June 1<sup>st</sup>, 2038 = \$280.00 X 3 years (36 months) = **\$10,080.00**

Skagit Habitat for Humanity by:

Gary Nelson \_\_\_\_\_ Dated \_\_\_\_\_, 2018  
Board PresidentTeresa Pugh \_\_\_\_\_ Dated \_\_\_\_\_, 2018  
Executive Director

Skagit Habitat for Humanity Homeowner(s) by:

Jennifer Rodriguez Jennifer Rodriguez Dated 11/7, 2018  
HomeownerRoman Rodriguez R. Rodriguez Dated 11/7, 2018  
Homeowner

State of Washington )  
 ) ss  
County of Skagit )

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

Dated: November 7th, 2018.



D. Scott Conyers  
(Signature)

NOTARY PUBLIC  
D. Scott Conyers

Print Name of Notary

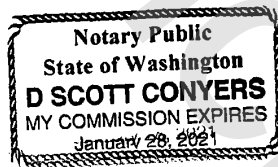
My appointment expires: January 28, 2021



State of Washington   )  
  ) ss  
County of Skagit       )

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

Dated: November 7th, 2018.



D Scott Conyers  
(Signature)

NOTARY PUBLIC

D. Scott Conyers  
Print Name of Notary

My appointment expires: January 28, 2021