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01/09/2020 11:07 AM Pages: 1 of 4 Fees: \$106.50
Skagit County Auditor

AFFIDAVIT

In RE: Bonifacio – Loan# 2200927438

State of: Missouri
County of: Vernon

Before me, Patricia Duncan on the 17th day of December, 2019 appeared the undersigned Christina McAllister, who being duly sworn deposes and states under oath as follows:

1. I am over the age of 18 and suffer no legal disabilities. I am an officer of U.S Bank N.A. I have personal knowledge of the facts contained here in and they are true and correct.
2. The firm of U.S. BANK NATIONAL ASSOCIATION closed a transaction for **Jose Bonifacio and Noemy Salcedo Bonifacio, a married couple**. As part of the closing of this transaction, a Deed of Trust was recorded.
For reasons unknown, said Mortgage was recorded without the **neighborhood name on the Planned Unit Development Rider** on document recorded at Document Number 201907260064 Book NA & Page NA on July 26, 2019 in Skagit County, Washington.
3. This affidavit is made to **add the neighborhood name Mount Vernon to the Planned Unit Development Rider** and to serve as notice to all subsequent purchasers, attorneys, and title insurance companies of the aforementioned and may be relied upon.

U.S. BANK N.A.


Christina McAllister, Vice President

State of: Missouri
County of: Vernon

On this 17th day of December in the year of 2019 before me, Patricia Duncan a notary public Personally appeared Christina McAllister as Vice-President for U.S. Bank National Association known to me to be the person whose name is/are subscribed to the within instrument and acknowledged that she executed the same for the purposes therein contained.

In witness whereof, I hereunto set my hand and official seal.



Notary Public: Patricia Duncan
Notary Expiration 11/12/2021



PATRICIA DUNCAN
My Commission Expires
November 12, 2021
Barton County
Commission #13400322

Planned Unit Development Rider

FHA Case No.

5662807887703

THIS PLANNED UNIT DEVELOPMENT RIDER is made this 25th day of July, 2019, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed ("Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Note ("Note") to U.S. Bank National Association ("Lender") of the same date and covering the Property described in the Security Instrument and located at: 202 S 28th St, Mount Vernon, WA 98274 [Property Address] The Property Address is a part of a planned unit development ("PUD") known as MOUNT VERNON [Name of Planned Unit Development]

PUD COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

- A. So long as the Owners Association (or equivalent entity holding title to common areas and facilities), acting as trustee for the homeowners, maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring the Property located in the PUD, including all improvements now existing or hereafter erected on the mortgaged premises, and such policy is satisfactory to Lender and provides insurance coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and other hazards included within the term "extended coverage," and loss by flood, to the extent required by the Secretary, then: (i) Lender waives the provision in Paragraph 3 of this Security Instrument for the monthly payment to Lender of one-twelfth of the yearly premium installments for hazard insurance on the Property, and (ii) Borrower's obligation under Paragraph 5 of this Security Instrument to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

Borrower shall give Lender prompt notice of any lapse in required hazard insurance coverage and of any loss occurring from a hazard. In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by this Security Instrument, with any excess paid to the entity legally entitled thereto.

- B. Borrower promises to pay all dues and assessments imposed pursuant to the legal instruments creating and governing the PUD.

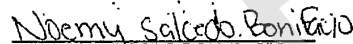


- C. If Borrower does not pay PUD dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph C shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

By signing below, Borrower accepts and agrees to the terms and provisions contained in this PUD Rider.

Borrower


JOSE BONIFACIO


NOEMY SALCEDO BONIFACIO

