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SANTA ANA, CA 92707

FAT Doc. No.: 13001228

County: SKAGIT

Document Title(s)LOAN MODIFICATION AGREEMENT (DEED OF TRUST)**Reference Number(s) of related documents:**

Recorded Date : 12/10/2019, Instrument # 201912100015

Additional Reference #'s on page 2

Grantor(s) (Last, First, and Middle Initial)HARRY J NICHOLSON AND NORMA NICHOLSON

Additional Grantors on page 2

Grantee(s) (Last, First, and Middle Initial)QUICKEN LOANS, LLC F/K/A QUICKEN LOANS INC

Additional Grantees on page 2

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

LOT 34, PLAT OF SKAGIT HIGHLANDS DIVISION V (PHASE 2), ACCORDING TO THE PLAT THEREOF RECORDED ON JANUARY 17, 2008 UNDER AUDITOR'S FILE NO. 200801170047, RECORDS OF SKAGIT COUNTY, WASHINGTON.

Complete legal on page 8

Assessor's Property Tax Parcel/Account Number4948-000-034-0000

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.

This Document Prepared By:
DAVID O'BRIEN
QUICKEN LOANS, LLC
635 WOODWARD AVE
DETROIT, MI 48226
(888) 663-7374

When Recorded Mail To:
FIRST AMERICAN TITLE CO.
3 FIRST AMERICAN WAY
SANTA ANA, CA 92707-9991

Tax/Parcel #: 4948-000-034-0000

[Space Above This Line for Recording Data]

Original Principal Amount: \$288,860.00

FHA/VA/RHS Case No.: 46 4660951151

Unpaid Principal Amount: \$286,364.87

MERS Min: 100039034398839151

New Principal Amount: \$291,657.88

MERS Phone #: (888) 679-6377

Capitalization Amount: \$5,293.01

LOAN MODIFICATION AGREEMENT (DEED OF TRUST)

This Loan Modification Agreement ("Agreement"), made this **4TH** day of **NOVEMBER, 2020**, between **HARRY J. NICHOLSON AND NORMA NICHOLSON, HUSBAND AND WIFE** ("Borrower"), whose address is **738 PANORAMA RDG, MOUNT VERNON, WASHINGTON 98273** and **QUICKEN LOANS, LLC F/K/A QUICKEN LOANS INC.** ("Lender"), whose address is **635 WOODWARD AVE, DETROIT, MI 48226**, and Mortgage Electronic Registration Systems, Inc. ("MERS") amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated **DECEMBER 3, 2019** and recorded on **DECEMBER 10, 2019** in **INSTRUMENT NO. 201912100015**, of the **OFFICIAL** Records of **SKAGIT COUNTY, 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

738 PANORAMA RDG, MOUNT VERNON, WASHINGTON 98273
(Property Address)

the real property described is located in **SKAGIT COUNTY, WASHINGTON** and being set forth as follows:

Legal Description

Please see attached exhibit 'A'

Tax/Parcel No. 4948-000-034-0000

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, **NOVEMBER 1, 2020** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$291,657.88**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized 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, in the amount of U.S. **\$5,293.01**.
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 **2.7500%**, from **NOVEMBER 1, 2020**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$1,190.67**, beginning on the **1ST** day of **DECEMBER, 2020**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **NOVEMBER 1, 2050** (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.
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: HARRY J NICHOLSON

11/25/2020
Date

Borrower: NORMA NICHOLSON

11/25/2020
Date

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT

State of WASHINGTON

County of Skagit

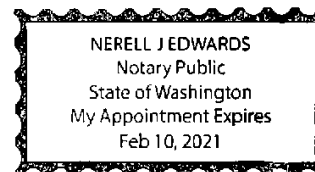
I certify that I know or have satisfactory evidence that **HARRY J NICHOLSON, NORMA NICHOLSON**, is/are the person(s) who appeared before me, and said person(s) acknowledged that (he/she/they) signed this instrument and acknowledged it to be (his/her/their) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 11/25/2020 (Seal or stamp)

Nereu J Edwards
Notary Public

Printed Name: Nereu J Edwards

My appointment expires: 2/10/21



Mortgage Electronic Registration Systems, Inc., ("MERS"), is a separate corporation that is acting solely as designated nominee for lender and lender's, beneficiary of the security instrument, its successors and assigns

By Joe Castro
JOE CASTRO, VICE-PRESIDENT

12/8/2020
Date

[Space Below This Line for Acknowledgments]

STATE OF CALIFORNIA

COUNTY OF ORANGE

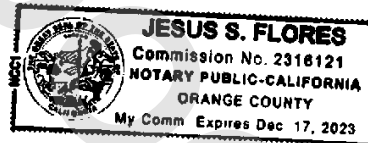
The foregoing instrument was acknowledged before me this December 8, 2020 by JOE CASTRO, the Vice President of Mortgage Electronic Registration Systems, Inc., a Delaware Corporation, on behalf of said entity.

Jesus S. Flores
Notary Public

Printed Name: Jesus S. Flores

My commission expires: 12/17/2023

Drafted By:
QUICKEN LOANS, LLC
635 WOODWARD AVE
DETROIT, MI 48226



In Witness Whereof, the Lender has executed this Agreement.

QUICKEN LOANS LLC F/K/A QUICKEN LOANS INC. BY FIRST AMERICAN TITLE
INSURANCE COMPANY, AS ITS ATTORNEY-IN-FACT

By Sandy Klein (print name) 12/6/2020 Date
VICE PRESIDENT (title)

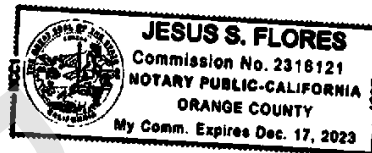
[Space Below This Line for Acknowledgments]

LENDER ACKNOWLEDGMENT

STATE OF CALIFORNIA
COUNTY OF ORANGE

The foregoing instrument was acknowledged before me this December 8, 2020
by Sandy Klein, the Vice President of QUICKEN LOANS
LLC F/K/A QUICKEN LOANS INC. BY FIRST AMERICAN TITLE INSURANCE COMPANY, AS
ITS ATTORNEY-IN-FACT, a company, on behalf of said company.

J. S. Flores
Notary Public



Printed Name: Jesus S. Flores
My commission expires: 12/17/2023

Drafted By:
QUICKEN LOANS, LLC
635 WOODWARD AVE
DETROIT, MI 48226

EXHIBIT A

THE LAND ASSOCIATED WITH THE PROPERTY ADDRESS REFERRED TO IN THIS DOCUMENT IS SITUATED IN THE CITY OF MOUNT VERNON, COUNTY OF SKAGIT AND STATE OF WASHINGTON, AND DESCRIBED AS FOLLOWS:

LOT 34, PLAT OF SKAGIT HIGHLANDS DIVISION V (PHASE 2), ACCORDING TO THE PLAT THEREOF RECORDED ON JANUARY 17, 2008 UNDER AUDITOR'S FILE NO. 200801170047, RECORDS OF SKAGIT COUNTY, WASHINGTON.

APN: P127140