

When recorded mail to:  
**FIRST AMERICAN TITLE CO.  
FAMS – DTO RECORDING  
3 FIRST AMERICAN WAY  
SANTA ANA, CA 92707-9991**

County: **SKAGIT**

[Space Above This Line for Recording Data]

Please print or type information **WASHINGTON STATE RECORDER'S Cover Sheet** (RCW 65.04)

**Document Title(s)** (or transactions contained therein) (all areas applicable to your document **must** be filled in)

**MORTGAGE RECOVERY ADVANCE**

**Reference Numbers(s) of related documents: INSTRUMENT NO. 201305080058**

Additional reference #'s on page 2 of document

**Grantor(s)/Borrower(s): MATTHEW L WORKMAN, TINA D WORKMAN**

Additional Grantors on page 2 of document

**Lender/Grantee(s): United State of America, acting through the Rural Housing Service and its successors**

Additional names on page 2 of document

**Trustee(s): NORTHWEST TRUSTEE SERVICES LLC**

**Legal Description** (abbreviated: i.e. log, block, plat or section, township, range)

**S.E. QUARTER OF SECTION 28, TOWNSHIP 36N, RANGE 4 EAST OF THE WILLAMETTE MERIDIAN**  
Complete legal description on page 7

**Assessor's Property Tax Parcel/Account Number**  
P49514

Assessor Tax # not yet assigned

Additional parcel #'s on page 2

The Auditor/Recorder will rely on the information provided on the form. The responsibility for the accuracy of the indexing information is that of the document preparer. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.

**THAT PORTION OF THE NORTH HALF OF THE SOUTHEAST QUARTER OF SECTION 20, TOWNSHIP 36 NORTH, RANGE 4 EAST OF THE WILLAMETTE MERIDIAN**



This Document Prepared By:  
**SANDRA DONNELLY**  
**WELLS FARGO BANK, N.A.**  
**1 HOME CAMPUS**  
**DES MOINES, IA 50328**  
**(800) 416-1472**

When Recorded Mail To:  
**FIRST AMERICAN TITLE CO.**  
**FAMS – DTO RECORDING**  
**3 FIRST AMERICAN WAY**  
**SANTA ANA, CA 92707-9991**

**Tax/Parcel #: P49514**

\_\_\_\_\_ [Space Above This Line for Recording Data] \_\_\_\_\_

**FHA/VA/RHS Case No.:**

**Loan No: (scan barcode)**

### **MORTGAGE RECOVERY ADVANCE**

THIS SUBORDINATE MORTGAGE ("Security Instrument") is given on **JULY 1, 2021**. The mortgagor is **MATTHEW L WORKMAN MARRIED, TINA D WORKMAN MARRIED** ("Borrower"), whose address is **3560 BUTLER CREEK ROAD, SEDRO WOOLLEY, WASHINGTON 98284**. This Security Instrument is given to the **United States of America, acting through the Rural Housing Service and its successors**, whose address is **4300 Goodfellow Blvd., FC225, St. Louis MO 63120** ("Lender"). Borrower owes Lender the principal sum of **THIRTY-THREE THOUSAND TWO HUNDRED THIRTY-NINE DOLLARS AND 59 CENTS** Dollars (U.S. **\$33,239.59**). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for the full debt, if not paid earlier, due and payable on **JUNE 1, 2043**.

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, advanced under Paragraph 7 to protect the security of this Security

Wells Fargo Custom USDA MRA Loan Modification  
 Agreement 06042021\_159



Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, warrant, grant and convey to the Lender, with power of sale, the following described property located in the COUNTY of SKAGIT, State of WASHINGTON:

which has the address of , **3560 BUTLER CREEK ROAD, SEDRO WOOLLEY, WASHINGTON 98284** (herein "Property Address");

**SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:**

**Tax ID: P49514**

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), all of which shall be deemed to be and remain a part of the property covered by this Security Instrument; and all of the foregoing, together with said property (or the leasehold estate if this Security Instrument is on a leasehold) are hereinafter referred to as the "Property". To Secure to Lender the repayment of the indebtedness evidenced by Borrower's note dated **JULY 1, 2021** , and extensions and renewals thereof (herein "Note"), in the principal sum of **THIRTY-THREE THOUSAND TWO HUNDRED THIRTY-NINE DOLLARS AND 59 CENTS (U.S. \$33,239.59)**, with the balance of the indebtedness, if not sooner paid, due and payable on **JUNE 1, 2043**; the payment of all other sums advanced in accordance herewith to protect the security of this Security Instrument and the performance of the covenants and agreements of Borrower herein contained.

**BORROWER COVENANTS** that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property, and that the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

**UNIFORM COVENANTS.** Borrower and Lender covenant and agree as follows:

**1. Payment of Principal.** Borrower shall pay when due the principal of the debt evidenced by the Note.

**2. Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time of payment of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successor in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any



forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

**3. Successors and Assigns Bound; Joint and Several Liability; Co-signers.** The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the term of this Security Instrument or the Note without that Borrower's consent

**4. Notices.** Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to: USDA/RD/CSC, 4300 Goodfellow Blvd., FC225, St. Louis, MO 63120 or any address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

**5. Governing Law; Severability.** This Security Instrument shall be governed by Federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

**6. Borrower's Copy.** Borrower shall be given one conformed copy of the Note and of this Security Instrument.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

**7. Acceleration; Remedies.** Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument. The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert



the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 7, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If the Lender's interest in this Security Instrument is held by the Lender and the Lender requires immediate payment in full under Paragraph 4 of the Subordinate Note, the Lender may invoke the non-judicial power of sale provided in the Single Family Mortgage Foreclosure Act of 1994 ("Act") (12 U.S.C. § 3751 et seq. ) by requesting a foreclosure commissioner designated under the Act to commence foreclosure and to sell the Property as provided by the Act. Nothing in the preceding sentence shall deprive the Lender of any rights otherwise available to Lender under this paragraph or applicable law.

8. Borrower must deliver to Wells Fargo Home Mortgage a properly signed Mortgage Recovery Advance package, which includes the Mortgage Recovery Advance Promissory Note, Compliance Agreement, Subordinate Mortgage/Deed of Trust, Notice of No Oral Agreements, and Errors and Omissions Compliance Agreement, by **JULY 16, 2021**. If Borrower does not return a properly signed Mortgage Recovery Advance package by this date and make all payments pursuant to the Agreement, Wells Fargo Home Mortgage may deny or cancel the Mortgage Recovery Advance Agreement. If Borrower returns the properly signed Mortgage Recovery Advance package by said date, payments pursuant to the Mortgage Recovery Advance Agreement are due as outlined in this Mortgage Recovery Advance package. Wells Fargo Home Mortgage may deny or cancel the Mortgage Recovery Advance Promissory Note if Borrower fails to make the first payment due as outlined in this Mortgage Recovery Advance package.



BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument

Matthew L Workman 7/15/21

Borrower: **MATTHEW L WORKMAN** Date

Tina D Workman 7/15/21

Borrower: **TINA D WORKMAN** 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 **MATTHEW L WORKMAN, TINA D WORKMAN**, 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.

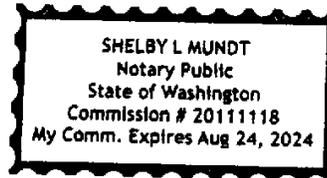
Dated: 07-15-2021 (Seal or stamp)

[Signature]

Notary Public

Printed Name: Shelby L Mundt

My appointment expires: 08-24-2024



**EXHIBIT A**

**BORROWER(S): MATTHEW L WORKMAN MARRIED, TINA D WORKMAN MARRIED**

**LOAN NUMBER: (scan barcode)**

**LEGAL DESCRIPTION:**

**The land referred to in this report is situated in the COUNTY OF SKAGIT and STATE OF WASHINGTON, and described as follows:**

**PARCELA:**

**THAT PORTION OF THE NORTH HALF OF THE SOUTHEAST QUARTER OF SECTION 20, TOWNSHIP 36 NORTH, RANGE 4 EAST OF THE WILLAMETTE MERIDIAN, DESCRIBED AS**

**FOLLOWS:**

**BEGINNING AT THE NORTHWEST CORNER OF THE INTERSECTION OF THE PARSON CREEK ROAD AND THE BUTLER CREEK ROAD;**

**THENCE NORTH ALONG THE WEST LINE OF THE BUTLER CREEK ROAD TO A STAKE WHICH IS APPROXIMATELY 20 FEET SOUTH OF THE SOUTH LINE OF A CEMENT SLAB AS THE SAME EXISTED ON AUGUST 8, 1967, AND THE TRUE POINT OF BEGINNING;**

**THENCE NORTH 331 FEET TO A POINT APPROXIMATELY 100 FEET SOUTH OF THE NORTH LINE OF THE SOUTHEAST QUARTER OF SAID SECTION 20;**

**THENCE WEST 129 FEET;**

**THENCE SOUTH 331 FEET;**

**THENCE EAST 129 FEET, MORE OR LESS, TO THE TRUE POINT OF BEGINNING;**

**EXCEPT THE FOLLOWING DESCRIBED TRACT:**

**BEGINNING AT THE NORTHEAST CORNER OF THE ABOVE DESCRIBED MAIN TRACT;**

**THENCE WEST 129 FEET;**

**THENCE SOUTH 31 FEET;**

**THENCE EAST 129 FEET;**

**THENCE NORTH 31 FEET TO THE POINT OF BEGINNING.**

Wells Fargo Custom USDA MRA Loan Modification  
Agreement 06042021\_159



**PARCEL B:**

**THAT PORTION OF THE NORTH HALF OF THE SOUTHEAST QUARTER OF SECTION 20,  
TOWNSHIP 36 NORTH, RANGE 4 EAST OF THE WILLAMETTE MERIDIAN, DESCRIBED AS**

**FOLLOWS:**

**BEGINNING AT A POINT 31 FEET SOUTH OF THE NORTHWEST CORNER OF THAT CERTAIN  
TRACT DESCRIBED IN DEED DATED SEPTEMBER 8, 1967, AND RECORDED SEPTEMBER 11,  
1967. UNDER AUDITOR'S FILE NO. 704189, RECORDS OF SKAGIT COUNTY, WASHINGTON,  
WHICH POINT IS APPROXIMATELY 131 FEET SOUTH OF THE NORTH LINE OF SAID  
SOUTHEAST QUARTER AND IS 129 FEET WEST OF THE WEST LINE OF THE BUTLER CREEK  
ROAD;**

**THENCE SOUTH 209 FEET;**

**THENCE WEST 50 FEET;**

**THENCE NORTH 209 FEET;**

**THENCE EAST 50 FEET TO THE TRUE POINT OF BEGINNING;**

**EXCEPTING FROM THE ABOVE DESCRIBED PARCELS A AND B, THAT PORTION LYING  
WITHIN THE BOUNDARIES OF THE FOLLOWING DESCRIBED TRACT:**

**BEGINNING AT THE NORTHEAST CORNER OF TRACT B OF SKAGIT COUNTY SHORT PLAT  
NO. 107-78, RECORDED IN VOLUME 3 OF SHORT PLATS, PAGE 73, UNDER AUDITOR'S FILE  
NO. 7902260001, RECORDS OF SKAGIT COUNTY, WASHINGTON;**

**THENCE SOUTH 05 DEGREES 20 MINUTES 10 SECONDS EAST ALONG THE EAST LINE OF  
SAID TRACT B, A DISTANCE OF 131.95 FEET TO THE TRUE POINT OF BEGINNING OF THIS  
DESCRIPTION;**

**THENCE NORTH 88 DEGREES 38 MINUTES 35 SECONDS WEST ALONG THE BOUNDARY OF  
SAID TRACT B, A DISTANCE OF 163.89 FEET;**

**THENCE SOUTH 02 DEGREES 00 MINUTES 12 SECONDS EAST, A DISTANCE OF 25.49 FEET;**

**THENCE SOUTH 88 DEGREES 38 MINUTES 35 SECONDS EAST, A DISTANCE OF 179.61 FEET;**

**THENCE NORTH 01 DEGREES 52 MINUTES 36 SECONDS WEST, A DISTANCE OF 15.04 FEET;**

**THENCE NORTH 05 DEGREES 30 MINUTES 10 SECONDS WEST, A DISTANCE OF 10.51 FEET;**

**THENCE NORTH 88 DEGREES 38 MINUTES 35 SECONDS WEST, A DISTANCE OF 15.11 FEET**



TO THE TRUE POINT OF BEGINNING.

**PARCEL C:**

**THAT PORTION OF PARCEL B OF SKAGIT COUNTY SHORT PLAT NO. 107-78 AS RECORDED FEBRUARY 26, 1979, IN VOLUME 3 OF SHORT PLATS, PAGE 73, UNDER AUDITOR'S FILE NO.**

**7902260001, RECORDS OF SKAGIT COUNTY, WASHINGTON, DESCRIBED AS FOLLOWS:**

**BEGINNING AT THE MOST SOUTHEASTERLY CORNER OF SAID TRACT B;**

**THENCE NORTH 02 DEGREES 00 MINUTES 12 SECONDS WEST ALONG THE EAST LINE OF SAID TRACT B, A DISTANCE OF 91.52 FEET;**

**THENCE NORTH 88 DEGREES 38 MINUTES 35 SECONDS WEST, A DISTANCE OF 50 FEET;**

**THENCE SOUTH 02 DEGREES 00 MINUTES 12 SECONDS EAST, A DISTANCE OF 76.17 FEET TO THE SOUTH LINE OF SAID TRACT B;**

**THENCE SOUTH 71 DEGREES 53 MINUTES 05 SECONDS EAST, A DISTANCE OF 53.16 FEET TO THE POINT OF BEGINNING.**

**Tax/Parcel No. P49514**

**ALSO KNOWN AS: 3560 BUTLER CREEK ROAD, SEDRO WOOLLEY, WASHINGTON 98284**

