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10/27/2021 11:52 AM Pages: 1 of 5 Fees: \$207.50  
Skagit County Auditor

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## MODIFICATION OF NOTE AND DEED OF TRUST

**Grantor(s):** Skagit Habitat for Humanity, Inc.

**Grantee(s):** Wendie Granberg

**Assessor's Tax Parcel Number:** 4987-000-003-0000 P128639

**Regarding AFN:** 201209300252

**It is understood, accepted and agreed by both the Grantor and the Grantee 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 201204300252, recorded on April 30, 2012. Except for the terms modified by this document, all of the terms in the original loan agreement remain in full effect.

It has been determined that Wendie Granberg is eligible for a one time loan modification.

As the mortgage loan holder and servicer, the SHFH Finance Committee has recommended to the Board of Directors, which was approved, a loan modification in an effort to make the mortgage payments affordable. There are no any fees associated with the modification of the mortgage loan, other than a \$73 recording fee.

**The loan modification will extend the term of your loan from its original date in April 2012 length of 25 years to 30 years. The result of this change will decrease your loan payment \$96 per month. The details are below:**

**Balance as of February 1, 2014:** \$ 154,436.53

New monthly payment due March 1, 2014:

Principal	\$	457.00
Taxes	\$	141.00

Insurance	\$	<u>36.00</u>
<b>Total</b>	\$	<b>634.00</b>

The new loan terms modify the final loan payment will be in April 2043 instead of April 2038 under the original terms.

Skagit Habitat for Humanity by:

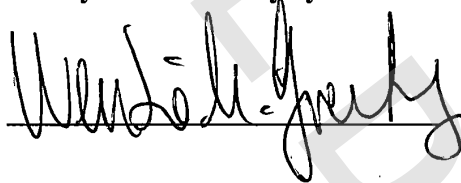
John Milnor 

Dated March 7, 2014

Teresa Pugh 

Dated March 7<sup>th</sup>, 2014

Skagit Habitat for Humanity Partner Family by:

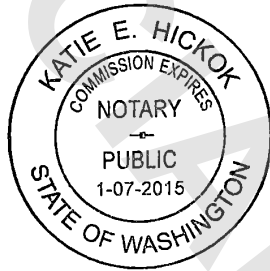
Wendie Granberg 

Dated March 12, 2014



I certify that I know or have satisfactory evidence that John Milnor, appeared before me and 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: 3-7-14



A handwritten signature in cursive script, appearing to read "Katie E. Hickok", written over a horizontal line.

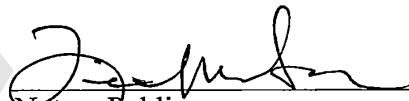
Notary Public

My appointment expires: 1-7-15

I certify that I know or have satisfactory evidence that Wendie Granberg, appeared before me and 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: 3-12-14



  
\_\_\_\_\_  
Notary Public  
My appointment expires: