

When recorded mail to:
FIRST AMERICAN TITLE CO.
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)

LOAN MODIFICATION AGREEMENT (DEED OF TRUST)

Reference Numbers(s) of related documents: **INSTRUMENT NO. 201710250011**

Additional reference #'s on page 2 of document

Grantor(s)/Borrower(s): **VIDAL M BARKER, CORRINE R. BARKER**

Additional Grantors on page 2 of document

Lender/Grantee(s): **ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC F/K/A QUICKEN LOANS INC., BY FIRST AMERICAN TITLE INSURANCE COMPANY, AS ITS ATTORNEY-IN-FACT**

Additional names on page 2 of document

Trustee(s): **FIRST AMERICAN TITLE**

Legal Description : **LOT 67, PLAT OF SUMMERSUN ESTATES PHASE 1 LU-07-023, RECORDS OF SKAGIT COUNTY, WASHINGTON.**

Complete legal description on page 7

Assessor's Property Tax Parcel/Account Number
P132971

☐ Assessor Tax # not yet assigned

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.

This Document Prepared By:
CRYSTAL RADTKE
ROCKET MORTGAGE, LLC
635 WOODWARD AVE
DETROIT, MI 48226
(888) 663-7374

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

Tax/Parcel #: P132971

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Original Principal Amount: \$306,900.00

FHA/VA/RHS Case No.:46

Unpaid Principal Amount: \$292,385.49

4660878186

New Principal Amount: \$313,673.62

Loan No: 3388597929

Capitalization Amount: \$21,288.13

LOAN MODIFICATION AGREEMENT (DEED OF TRUST)

This Loan Modification Agreement ("Agreement"), made this **6TH** day of **DECEMBER, 2021**, between **VIDAL M. BARKER AND CORRINE R. BARKER, HUSBAND AND WIFE** ("Borrower"), whose address is **3910 MCLAUGHLIN RD, MOUNT VERNON, WASHINGTON 98273** and **ROCKET MORTGAGE, LLC, F/K/A**

QUICKEN LOANS, LLC F/K/A QUICKEN LOANS INC. ("Lender"), whose address is **635 WOODWARD AVE, DETROIT, MI 48226**, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated **OCTOBER 11, 2017** and recorded on **OCTOBER 25, 2017** in **INSTRUMENT NO. 201710250011**, 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

3910 MCLAUGHLIN RD, MOUNT VERNON, WASHINGTON 98273
(Property Address)

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

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

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, **DECEMBER 1, 2021** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$313,673.62**, 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. **\$21,288.13**.
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 **DECEMBER 1, 2021**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$1,280.54**, beginning on the **1ST** day of **JANUARY, 2022**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **DECEMBER 1, 2051** (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.

Vidal Barker
Borrower: **VIDAL M BARKER**

12DEC21
Date

Corrine Barker
Borrower: **CORRINE R. BARKER** *signing solely to acknowledge
this Agreement, but not to incur any personal liability for the debt

12/13/21
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 **VIDAL M BARKER, CORRINE R. BARKER**, 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.

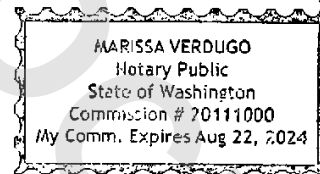
 This notarial act involved the use of communication technology

Dated: 12 13 2021

Marissa Verdugo
Signature of Notary Public

Notary Public Printed Name: MARISSA VERDUGO

My commission expires: 08 22 2024



In Witness Whereof, the Lender has executed this Agreement.

**ROCKET MORTGAGE, LLC F/K/A 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) 12-15-21 Date
SANDY KLEIN
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 12-15-21
by Sandy Klein the VP of **ROCKET
MORTGAGE, LLC F/K/A 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.

[Signature]
Notary Public

Printed Name: Lyle Perkins
My commission expires: 9-22-25

**Drafted By:
ROCKET MORTGAGE, LLC
635 WOODWARD AVE
DETROIT, MI 48226**



EXHIBIT A

BORROWER(S): VIDAL M. BARKER AND CORRINE R. BARKER, HUSBAND AND WIFE

LOAN NUMBER: 3388597929

LEGAL DESCRIPTION:

The land referred to in this document is situated in the CITY OF MOUNT VERNON, COUNTY OF SKAGIT, STATE OF WA, and described as follows:

LOT 67, PLAT OF SUMMERSUN ESTATES PHASE 1 LU-07-023, RECORDED OCTOBER 15, 2015 UNDER AUDITOR'S FILE NO. 201510150066, AND RE-RECORDED UNDER 201511170046, RECORDS OF SKAGIT COUNTY, WASHINGTON.

Tax/Parcel No. P132971

ALSO KNOWN AS: 3910 MCLAUGHLIN RD, MOUNT VERNON, WASHINGTON 98273