

When recorded mail to:
GUILD MORTGAGE COMPANY LLC
5887 COPLEY DRIVE
SAN DIEGO, CA 92111

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. 200912030064

Additional reference #'s on page 3 of document

Grantor(s)/Borrower(s): VERONICA D. LOPEZ

Additional Grantors on page 2 of document

Lender/Grantee(s): GUILD MORTGAGE COMPANY LLC F/K/A GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION

Additional names on page 2 of document

Trustee(s): FIDELITY NATIONAL TITLE COMPANY OF WASHINGTON, A WASHINGTON CORPORATION

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

LOT 10, HOMEPLACE, SITUATE IN SKAGIT COUNTY, WASHINGTON.

Complete legal description on page 8

Assessor's Property Tax Parcel/Account Number
P83537

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:
IMANI LITTLETON
GUILD MORTGAGE COMPANY LLC
P.O. BOX 85304
SAN DIEGO, CA 92186
(800) 365-4884
NMLS# 3274

When Recorded Mail To:
GUILD MORTGAGE COMPANY LLC
5887 COPLEY DRIVE
SAN DIEGO, CA 92111

Tax/Parcel #: P83537

_____ [Space Above This Line for Recording Data] _____

Original Principal Amount: \$202,268.00

Unpaid Principal Amount: \$116,083.89

New Principal Amount: \$128,765.44

New Money (Cap): \$12,681.55

FHA/VA/RHS Case

No.:5619386649

MERS Min: 100019989210001542

MERS Phone #: (888) 679-6377

LOAN MODIFICATION AGREEMENT (DEED OF TRUST)

This Loan Modification Agreement ("Agreement"), made this 12TH day of **JANUARY, 2022**, between **VERONICA D. LOPEZ, A SINGLE WOMAN** ("Borrower"), whose address is **912 SOUTH 21ST PLACE, MOUNT VERNON, WASHINGTON 98274** and **GUILD MORTGAGE COMPANY LLC F/K/A GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION** ("Lender"), whose

HUD Modification Agreement 04182021_45

LGG020154F

 8921000154

address is **P.O. BOX 85304, SAN DIEGO, CA 92186**, and Mortgage Electronic Registration Systems, Inc. ("MERS") amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated **NOVEMBER 13, 2009** and recorded on **DECEMBER 3, 2009** in **INSTRUMENT NO. 200912030064**, 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

912 SOUTH 21ST PLACE, MOUNT VERNON, WASHINGTON 98274
(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, **FEBRUARY 1, 2022** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$128,765.44**, 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. **\$12,681.55**.
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 **3.2500%**, from **FEBRUARY 1, 2022**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$560.40**, beginning on the **1ST** day of **MARCH, 2022**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **FEBRUARY 1, 2052** (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.

Veronica D. Lopez
Borrower: **VERONICA D. LOPEZ**
[Space Below This Line for Acknowledgments]

1/14/2022
Date

BORROWER ACKNOWLEDGMENT

State of **WASHINGTON**
County of Skagit

I certify that I know or have satisfactory evidence that **VERONICA D. LOPEZ**, 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.

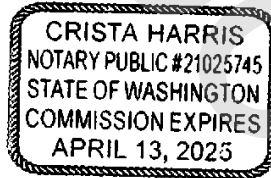
 This notarial act involved the use of communication technology

Dated: 01-14-2022

Crista Harris
Signature of Notary Public

Notary Public Printed Name: Crista Harris

My commission expires: 04/13/2025



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 *M E Johnston*
MARIAN E JOHNSTON
Assistant Secretary

1/19/22
Date

[Space Below This Line for Acknowledgments]

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of CALIFORNIA)
County of SAN DIEGO)

On 1/19/22 before me Taylor E. Garcia Notary Public, personally appeared **MARIAN E JOHNSTON**, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature *Taylor E. Garcia*
Signature of Notary Public



In Witness Whereof, the Lender has executed this Agreement.

GUILD MORTGAGE COMPANY LLC

M. Johnston 1/19/22
By **MARIAN E JOHNSTON** (print name) Date
Vice President (title)

_____[Space Below This Line for Acknowledgments]_____

LENDER ACKNOWLEDGMENT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of CALIFORNIA)
County of SAN DIEGO)

On 1/19/22 before me Taylor E. Garcia Notary Public, personally appeared **MARIAN E JOHNSTON**, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature *Taylor E. Garcia*
Signature of Notary Public



(Seal)

EXHIBIT A

BORROWER(S): VERONICA D. LOPEZ, A SINGLE WOMAN

LOAN NUMBER: 8921000154

LEGAL DESCRIPTION:

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

LOT 10, HOMEPLACE, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 14 OF PLATS, PAGES 67 AND 68, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN SKAGIT COUNTY, WASHINGTON.

Tax/Parcel No. P83537

**ALSO KNOWN AS: 912 SOUTH 21ST PLACE, MOUNT VERNON, WASHINGTON
98274**