

After recording please return to:  
ServiceLink  
Attn: Loan Modification Solutions  
3220 El Camino Real  
Irvine, CA 92602

[Space Above This Line For Recording Data]

220027803 - NAF

Loan No.: 3000146090

MIN: 100376300026383644

USDA Case #: 760884737

Investor Loan No: 3000146090

### LOAN MODIFICATION AGREEMENT (Providing for Fixed Interest Rate)

Assessor's Property Tax Parcel or Account Number: P36691/350414-4-040-0201  
Abbreviated Legal Description: Abbreviated Legal Description as follows: PTN SE SE 14-35-4E TAX  
ACCOUNT NO.: P36691/350414-4-040-0201  
Full legal description located on page: SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART  
HEREOF:

This Loan Modification Agreement ("Agreement"), made this 24th day of January, 2022, between  
GERARDO PORTUGAL RAMIREZ AND KATELYNN MANNON, HUSBAND AND WIFE ("Borrower"),  
Broker Solutions Inc., dba New American Funding ("Lender"), and Mortgage Electronic Registration Systems,  
Inc. ("MERS"), as Nominee for Lender. This Agreement amends and supplements (1) the Mortgage, Deed of  
Trust, or Security Deed (the "Security Instrument") dated July 8, 2016, in the amount of \$239,588.00 and recorded  
on July 11, 2016 in Book, Volume, or Liber No. , at Page (or as Instrument  
No. 201607110143) , of the Official (Name of Records) Records of Skagit, WASHINGTON (County and State, or  
other Jurisdiction) 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:  
8881 GARDEN OF EDEN ROAD, SEDRO WOOLLEY, WA 98284

[Property Address]

the real property described 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):

MERS Phone: 1-888-679-6377

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1. As of **March 1, 2022**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$246,909.68**, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.
2. **\$7,505.49** of the New Principal Balance shall be deferred (the "Deferred Principal Balance") and Borrower will not pay interest or make monthly payments on this amount. The New Principal Balance less the Deferred Principal Balance shall be referred to as the "Interest Bearing Principal Balance" and this amount is **\$239,404.19**. Interest will be charged on the Interest Bearing Principal Balance at the yearly rate of **3.220%**, from **March 1, 2022**. Borrower promises to make monthly payments of principal and interest of U.S. **\$887.66**, beginning on the 1st day of **April, 2022**, and continuing thereafter on the same day of each succeeding month until the Interest Bearing Principal Balance and all accrued interest thereon have been paid in full. The yearly rate of **3.220%** will remain in effect until the Interest Bearing Principal Balance and all accrued interest thereon have been paid in full. The new Maturity Date will be **March 1, 2062**.
3. Borrower agrees to pay in full the Deferred Principal Balance and any other amounts still owed under the Note and the Security Instrument by the earliest of: (i) the date Borrower sells or transfers an interest in the Property, (ii) the date Borrower pays the entire Interest Bearing Principal Balance, or (iii) the new Maturity Date.
4. Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever canceled, 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. Borrower understands and agrees that:
  - a) All the rights and remedies, stipulations, and conditions contained in the Security Instrument relating to default in the making of payments under the Security Instrument shall also apply to default in the making of the modified payments hereunder.
  - b) All covenants, agreements, stipulations, and conditions in the Note and Security Instrument shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Note and Security Instrument shall be diminished or released by any provisions hereof, nor shall this Agreement in any way impair, diminish, or affect any of Lender's rights under or remedies on the Note and

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Security Instrument, whether such rights or remedies arise thereunder or by operation of law. Also, all rights of recourse to which Lender is presently entitled against any property or any other persons in any way obligated for, or liable on, the Note and Security Instrument are expressly reserved by Lender.

- c) 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.
- d) All costs and expenses incurred by Lender in connection with this Agreement, including recording fees, title examination, and attorney's fees, shall be paid by the Borrower and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.
- e) Borrower agrees to make and execute such other documents or papers as may be necessary or required 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.
- f) Borrower authorizes Lender, and Lender's successors and assigns, to share Borrower information including, but not limited to (i) name, address, and telephone number, (ii) Social Security Number, (iii) credit score, (iv) income, (v) payment history, (vi) account balances and activity, including information about any modification or foreclosure relief programs, with Third Parties that can assist Lender and Borrower in obtaining a foreclosure prevention alternative, or otherwise provide support services related to Borrower's loan. For purposes of this section, Third Parties include a counseling agency, state or local Housing Finance Agency or similar entity, any insurer, guarantor, or servicer that insures, guarantees, or services Borrower's loan or any other mortgage loan secured by the Property on which Borrower is obligated, or to any companies that perform support services to them in connection with Borrower's loan.

Borrower consents to being contacted by Lender or Third Parties concerning mortgage assistance relating to Borrower's loan including the trial period plan to modify Borrower's loan, at any telephone number, including mobile telephone number, or email address Borrower has provided to Lender or Third Parties.

By checking this box, Borrower also consents to being contacted by text messaging .

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6. Borrower further understands and agrees that:
- a. "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is the Nominee for Lender and Lender's successors and assigns and is acting solely for Lender. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS. MERS is appointed as the Nominee for Lender to exercise the rights, duties and obligations of Lender as Lender may from time to time direct, including but not limited to appointing a successor trustee, assigning, or releasing, in whole or in part the Security Instrument, foreclosing or directing Trustee to institute foreclosure of the Security Instrument, or taking such other actions as Lender may deem necessary or appropriate under the Security Instrument. The term "MERS" includes any successors and assigns of MERS. This appointment will inure to and bind MERS, its successors and assigns, as well as Lender, until MERS' Nominee interest is terminated.
  - b. "Nominee" means one designated to act for another as its representative for a limited purpose.
  - c. Lender, as the beneficiary under the Security Instrument, designates MERS as the Nominee for Lender. Any notice required by Applicable Law or this Security Instrument to be served on Lender must be served on MERS as the designated Nominee for Lender. Borrower understands and agrees that MERS, as the designated Nominee for Lender, has the right to exercise any or all interests granted by Borrower to Lender, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, assigning and releasing the Security Instrument, and substituting a successor trustee.
  - d. Notices. Borrower acknowledges that any notice Borrower provides to Lender must also be provided to MERS as Nominee for Lender until MERS' Nominee interest is terminated. Any notice provided by Borrower in connection with the Security Instrument will not be deemed to have been given to MERS until actually received by MERS.
  - e. Substitute Trustee. In accordance with Applicable Law, Lender or MERS may from time to time appoint a successor trustee to any Trustee appointed under the Security Instrument who has ceased to act. Without conveyance of the Property, the successor trustee will succeed to all the title, power and duties conferred upon Trustee in the Security Instrument and by Applicable Law.
7. Lender acknowledges that until it directs MERS to assign MERS's Nominee interest in the Security Instrument, MERS remains the Nominee for Lender, with the authority to exercise the rights of Lender.
8. Borrower will pay to Lender on the day payments are due under the Loan Documents as amended by this Agreement, until the Loan is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over the Mortgage as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under the Loan Documents; (d) mortgage insurance premiums, if any, or any sums payable to Lender in lieu of

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the payment of mortgage insurance premiums in accordance with the Loan Documents; and (e) any community association dues, fees, and assessments that Lender requires to be escrowed. These items are called "Escrow Items." Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in the Loan Documents, as the phrase "covenant and agreement" is used in the Loan Documents. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under the Loan Documents and this Agreement and pay such amount and Borrower shall then be obligated to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with the Loan Documents, and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this paragraph.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under the Real Estate Settlement Procedures Act ("RESPA"), and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Unless an agreement is made in writing or applicable law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender and Borrower can agree in writing, however, that interest shall be paid on the Funds. Lender shall provide Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

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\* 3 0 0 0 1 4 6 0 9 0 \*

Upon payment in full of all sums secured by the Loan Documents, Lender shall promptly refund to Borrower any Funds held by Lender.

Gerardo Portugal Ramirez Date: 2/18/22  
 Borrower - GERARDO PORTUGAL RAMIREZ

Katelynn Mannon Date: 2/18/22  
 Borrower - KATELYNN MANNON

ACKNOWLEDGMENT

State of WASHINGTON §  
 County of SNOHOMISH §

On this day personally appeared before me GERARDO PORTUGAL RAMIREZ AND KATELYNN MANNON to me known to be the individual, or individuals described in and who executed the within and foregoing instrument, and acknowledged that he (she or they) signed the same as his (her or their) free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand this 18TH day of FEBRUARY 2022.



(Seal or Stamp)

Brandon Stoesser  
 Signature

BRANDON STOESEK  
 Printed Name

NOTARY PUBLIC  
 Title of Officer

EVERETT, WA  
 Place of Residence of Notary Public

My Appointment Expires: 02/07/2023

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ACCEPTED AND AGREED TO BY THE OWNER AND HOLDER OF SAID NOTE  
Broker Solutions Inc., dba New American Funding

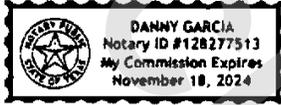
By: [Signature] VP, Home Retention MAR 07 2022  
-Lender Date of Lender's Signature

CORPORATE ACKNOWLEDGMENT

State of Texas §  
County of Williamson §

This instrument was acknowledged before me on MAR 07 2022 by Karla Warka  
VP of Broker Solutions Inc., dba New American Funding a California Corporation, on behalf of said Corporation.

[Signature]  
Notary Public Signature  
Danny Garcia  
Printed Name



(Seal)

My Commission Expires: 11/18/24

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MERS

*Karl Walter*

Mortgage Electronic Registration Systems, Inc., as nominee for Broker Solutions Inc., dba New American Funding, its successors and assigns

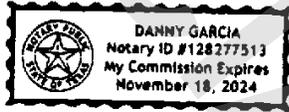
ACKNOWLEDGMENT

State of Texas

County of Williamson

§  
§  
§

This instrument was acknowledged before me on MAR 07 2022 by Karla Walter VP of Mortgage Electronic Registration Systems, Inc, as nominee for Broker Solutions Inc., dba New American Funding, its successors and assigns a Delaware corporation, on behalf of said corporation.



*Danny Garcia*

Notary Public Signature

Danny Garcia

Printed Name

(Seal)

My Commission Expires: 11/18/24

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**EXHIBIT A**

**BORROWER(S): GERARDO PORTUGAL RAMIREZ AND KATELYNN MANNON, HUSBAND AND WIFE**

**LOAN NUMBER: 3000146090**

**LEGAL DESCRIPTION:**

**STATE OF WASHINGTON, COUNTY OF SKAGIT, AND DESCRIBED AS FOLLOWS:**

**FOR APN/PARCEL ID(S): P36691/ 350414-4-040-0201 PARCEL A: THE WEST 408 FEET OF THE SOUTH 216 FEET OF THE NORTHEAST QUARTER OF SOUTHEAST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 14, TOWNSHIP 35 NORTH, RANGE 4 EAST, W.M., EXCEPT THE NORTH 126 FEET THEREOF, AND EXCEPT THE WEST 214 FEET THEREOF. (ALSO KNOWN AS TRACT C OF SHORT PLAT NO. 22-72, LOCATED IN IN THE NORTHEAST QUARTER OF SOUTHEAST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 14, TOWNSHIP 35 NORTH, RANGE 4 EAST, W.M., APPROVED JUNE 20, 1972.) SITUATE IN SKAGIT COUNTY, WASHINGTON. PARCEL B: AN EASEMENT FOR INGRESS, EGRESS AND UTILITIES OVER AND ACROSS THE SOUTH 26 FEET OF THE NORTH 126 FEET OF THE WEST 408 FEET OF THE NORTHEAST QUARTER OF SOUTHEAST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 14, TOWNSHIP 35 NORTH, RANGE 4 EAST, W.M. SITUATE IN SKAGIT COUNTY, WASHINGTON.**

**Assessor's Property Tax Parcel or Account Number: P36691/350414-4-040-0201**

**ALSO KNOWN AS: 8881 GARDEN OF EDEN ROAD, SEDRO WOOLLEY, WA 98284**

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