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County: SKAGIT

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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. 202105240085

Additional reference #'s on page 3 of document

Grantor(s)/Borrower(s): JESSICA L HOMAN, JEFF L HOMAN

Additional Grantors on page 3 of document

Lender/Grantee(s): IDAHO HOUSING AND FINANCE ASSOCIATION

Additional names on page 3 of document

Legal Description (abbreviated: i.e. log. block, plat or section, township, range)
**LOT 4 & 5, BLOCK 17, "REPLAT OF THE JUNCTION ADDITION TO SEDRO", VOLUME 3
OF PLATS, PAGE 48, SKAGIT COUNTY, WA**

Complete legal description on page 8

Assessor's Property Tax Parcel/Account Number
P76703

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:
SHERRY ROSEN
IDAHO HOUSING AND FINANCE
ASSOCIATION
565 W MYRTLE
BOISE, ID 83702
800-526-7145

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Tax/Parcel #: P76703

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Original Principal Amount: \$351,024.00

FHA\VA Case No.:566-3449339703

Unpaid Principal Amount: \$344,725.28

Loan No: 5300173522

New Principal Amount: \$256,460.82

New Money (Cap): \$15,674.27

Property Address: **415 PUGET ST, SEDRO WOOLLEY, WASHINGTON 98284**

LOAN MODIFICATION AGREEMENT (DEED OF TRUST)

This Loan Modification Agreement ("Agreement"), made this **22ND** day of **MARCH, 2023**, between **JESSICA L HOMAN AND JEFF L HOMAN, A MARRIED COUPLE**; ("Borrower"), whose address is **415 PUGET ST, SEDRO WOOLLEY, WASHINGTON 98284** and **IDAHO HOUSING AND FINANCE ASSOCIATION** ("Lender"), whose address is **565 W MYRTLE, BOISE, ID 83702**, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated **MAY 20, 2021** and recorded on **MAY 24, 2021** in **INSTRUMENT NO. 202105240085**, 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

415 PUGET ST, SEDRO WOOLLEY, WASHINGTON 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):

1. As of, **MAY 1, 2023** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$256,460.82**, 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. **\$15,674.27**.
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 **7.3250%**, from **APRIL 1, 2023**. The Borrower promises to make monthly payments of principal and interest of U.S. \$ **1,762.58**, beginning on the **1ST** day of **MAY**,

2023, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **APRIL 1, 2053** (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 the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by the Security Instrument.

If Lender exercises this option, Lender shall give 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 Borrower must pay all sums secured by the Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on Borrower.

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. **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.

Jessica L Homan
Borrower: JESSICA L HOMAN

4/15/23
Date

Jeff L Homan
Borrower: JEFF L HOMAN

4-15-23
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 JESSICA L HOMAN, JEFF L HOMAN, 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: 04/15/2023

Amanda Cornett
Signature of Notary Public

Notary Public Printed Name: Amanda Cornett

My commission expires: 09/17/2025



In Witness Whereof, the Lender has executed this Agreement.

IDAHO HOUSING AND FINANCE ASSOCIATION

Michelle Modrow
By Michelle Modrow (print name)
Authorized Representative (title)

5/09/23
Date

_____ [Space Below This Line for Acknowledgments] _____

State of Idaho
County of Ada

The foregoing instrument was acknowledged before me this
5/9/23 by Michelle Modrow,
AUTHORIZED REPRESENTATIVE of IDAHO HOUSING AND FINANCE
ASSOCIATION, a company, on behalf of the company.

Cassidy Fraker
Notary Public

Printed Name: Cassidy Fraker
My commission expires: 13-08-29

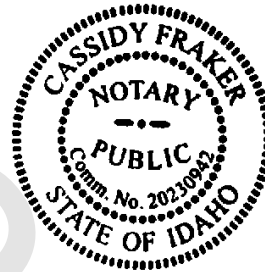


EXHIBIT A

**BORROWER(S): JESSICA L HOMAN AND JEFF L HOMAN, A MARRIED
COUPLE;**

LOAN NUMBER: 5300173522

LEGAL DESCRIPTION:

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

**Lots 4 and 5, Block 17, "REPLAT OF THE JUNCTION ADDITION TO SEDRO," as
per plat recorded in Volume 3 of Plats, page 48, records of Skagit County, Washington.
Situate in the City of Sedro-Woolley, County of Skagit, State of Washington.**

Tax/Parcel No. P76703

ALSO KNOWN AS: 415 PUGET ST, SEDRO WOOLLEY, WASHINGTON 98284