

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

[Space Above This Line For Recording Data]

230597945-LL

FHA Case #: 203703566-2508759
15401231

Investor Loan No: 0233823975

LOAN MODIFICATION AGREEMENT (Providing for Fixed Interest Rate)

Assessor's Property Tax Parcel or Account Number: P106991

Abbreviated Legal Description: Abbreviated Legal Description as follows: LOT 8 PLAT OF SUMMER MEADOWS

Full legal description located on page: SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:

This Loan Modification Agreement ("Agreement"), made this 26th day of December, 2023, between SETH DEARING ("Borrower") and Lakeview Loan Servicing, LLC, by LoanCare, LLC as agent under Limited POA ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated April 27, 2018, in the amount of \$320,585.00 and recorded on April 30, 2018 in Book, Volume, or Liber No. , at Page (or as Instrument No. 201804300174) , 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 929 SUMMER MEADOWS CT, 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):

1. As of February 1, 2024, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$282,148.36, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.



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 7.500%, from February 1, 2024. Borrower promises to make monthly payments of principal and interest of U.S. \$1,856.74, beginning on the 1st day of March, 2024, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of 7.500% will remain in effect until principal and interest are paid in full. If on February 1, 2064 (the "Maturity Date"), 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. 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 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 ☒.

Borrower

- SETH DEARING

Date:

01/28/2024



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ACKNOWLEDGMENT

State of Washington
County of Snohomish

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§

On this day personally appeared before me **SETH DEARING** 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 8th day of January 2024.

Cristina Solis
Signature

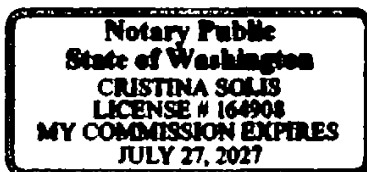
Cristina Solis
Printed Name

Public Notary
Title of Officer

Marysville
Place of Residence of Notary Public

(Seal or Stamp)

My Appointment Expires: 7/27/27



ACCEPTED AND AGREED TO BY THE OWNER AND HOLDER OF SAID NOTE
Lakeview Loan Servicing, LLC, by LoanCare, LLC as agent under Limited POA

By: Antoine Hurdle 1/17/24
Assistant Secretary - Lender Date of Lender's Signature

ACKNOWLEDGMENT

State of Virginia §
County of Virginia Beach §

The foregoing instrument was acknowledged before me on this JAN 17 2024 by
Antoine Hurdle, Assistant Secretary of Lakeview Loan Servicing, LLC, by
LoanCare, LLC as agent under Limited POA a Virginia Limited Liability Company, on behalf of the Limited
Liability Company.

Angeli Hugo Patricio
Notary Public
Commonwealth of Virginia
Registration No. 7945843
My Commission Expires Feb. 28, 2025

Signature of Person Taking Acknowledgment

Angeli Hugo Patricio

Printed Name

Title or Rank

Serial Number, if any: 7445843

My Commission Expires: FEB 28 2025

(Seal)



EXHIBIT A**BORROWER(S): SETH DEARING****LOAN NUMBER: 0033232182****LEGAL DESCRIPTION:****STATE OF WASHINGTON, COUNTY OF SKAGIT, AND DESCRIBED AS FOLLOWS:****PROPERTY ADDRESS: 929 SUMMER MEADOWS CT, SEDRO WOOLLEY, WASHINGTON 98284-9132****LOT 8, "PLAT OF SUMMER MEADOWS", ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 15 OF PLATS, PAGES 176 THROUGH 178, RECORDS OF SKAGIT COUNTY, WASHINGTON.****Assessor's Property Tax Parcel or Account Number: P106991****ALSO KNOWN AS: 929 SUMMER MEADOWS CT, SEDRO WOOLLEY, WA 98284**

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