

When recorded mail to:
FIRST AMERICAN TITLE
DTO REC., MAIL CODE: 4002
4795 REGENT BLVD
IRVING, TX 75063

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. 201607190134

Additional reference #'s on page ____ of document

Grantor(s)/Borrower(s): CHRISTOPHER M BRYANT, TRACIE M BRYANT

Additional Grantors on page ____ of document

Lender/Grantee(s): MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION

Additional names on page ____ of document

Trustee(s): CHICAGO TITLE COMPANY OF WASHINGTON

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

PTN SE NW, 25-35-04

Complete legal description on page 6

Assessor's Property Tax Parcel/Account Number
P37626

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 FAW
MIDFIRST BANK, A FEDERALLY CHARTERED
SAVINGS ASSOCIATION
501 N.W. GRAND BLVD
OKLAHOMA CITY, OK 73118

When Recorded Mail To:
FIRST AMERICAN TITLE
DTO REC., MAIL CODE: 4002
4795 REGENT BLVD
IRVING, TX 75063

Tax/Parcel #: P37626

_____[Space Above This Line for Recording Data]_____
Original Principal Amount: \$315,185.00 **FHA\VA Case No.:5661934893703**
Unpaid Principal Amount: \$277,983.76 **Loan No: (scan barcode)**
New Principal Amount: \$276,701.67
New Money (Cap): \$0.00

LOAN MODIFICATION AGREEMENT (DEED OF TRUST)

This Loan Modification Agreement ("Agreement"), made this 9TH day of JANUARY, 2024, between CHRISTOPHER M BRYANT AND, TRACIE M BRYANT HUSBAND AND WIFE ("Borrower"), whose address is 23389 MORRIS ST, SEDRO WOOLLEY, WA 98284 and MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION ("Lender"), whose address is 501 N.W. GRAND BLVD, OKLAHOMA CITY, OK 73118, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated JULY 18, 2016 and recorded on JULY 19, 2016 in INSTRUMENT NO. 201607190134, 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

23389 MORRIS 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:

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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, **JANUARY 1, 2024** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$276,701.67**, 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. **\$0.00**.
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 **7.5000%**, from **JANUARY 1, 2024**. The Borrower promises to make monthly payments of principal and interest of U.S. \$ **1,820.89**, beginning on the **1ST** day of **FEBRUARY, 2024**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **JANUARY 1, 2064** (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.

Christopher M Bryant
Borrower: CHRISTOPHER M BRYANT

1-27-24
Date

Tracie M Bryant
Borrower: TRACIE M BRYANT

1/27/24
Date

_____[Space Below This Line for Acknowledgments]_____

BORROWER ACKNOWLEDGMENT

State of WASHINGTON
County of Skaagit

I certify that I know or have satisfactory evidence that CHRISTOPHER M BRYANT, TRACIE M BRYANT, 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: 01/29/2024

Susana J Riffle
Signature of Notary Public

Notary Public Printed Name: Susana J Riffle

My commission expires: 10/07/2024

Notary Public
State of Washington
Susana J Riffle
Commission No. 21001313
Commission Expires 10-07-2024



In Witness Whereof, the Lender has executed this Agreement.

MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION

Noemy Hernandez
By Noemy Hernandez (print name) Vice President (title) 1/31/24 Date

[Space Below This Line for Acknowledgments]

STATE OF Oklahoma
COUNTY OF Oklahoma

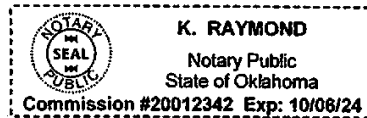
The instrument was acknowledged before me on Jan. 31, 2024 (date) by Noemy Hernandez, as Vice President of MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION.

This notarial act was an online notarial act.

Kaitlyn Raymond
Notary Public

Printed Name: Kaitlyn Raymond

My commission expires: 10/06/24



THIS DOCUMENT WAS PREPARED BY:
CRYSTAL FAW
MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION
501 N.W. GRAND BLVD
OKLAHOMA CITY, OK 73118



EXHIBIT A

**BORROWER(S): CHRISTOPHER M BRYANT AND, TRACIE M BRYANT
HUSBAND AND WIFE**

LOAN NUMBER: (scan barcode)

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:**

**THAT PORTION OF THE SOUTHEAST QUARTER OF THE NORTHWEST
QUARTER OF SECTION 25, TOWNSHIP 35 NORTH, RANGE 4 EAST OF THE
WILLAMETTE MERIDIAN, DESCRIBED AS FOLLOWS:**

**BEGINNING AT A POINT ON THE NORTH LINE OF SAID SOUTHEAST
QUARTER OF THE NORTHWEST QUARTER, 150 FEET WEST OF THE
CENTERLINE OF THIRD STREET AS ESTABLISHED IN THE CITY OF SEDRO
WOOLLEY, PRODUCED SOUTH; THENCE ALONG SAID NORTH LINE NORTH
89 DEGREES 50 MINUTES WEST A DISTANCE OF 467 FEET; THENCE
SOUTHERLY PARALLEL WITH THE CENTERLINE OF SAID THIRD STREET, A
DISTANCE OF 1,385.5 FEET, MORE OR LESS, TO THE SOUTH LINE OF SAID
SOUTHEAST QUARTER OF THE NORTHWEST QUARTER; THENCE ALONG
SAID SOUTH LINE SOUTH 88 DEGREES 03 MINUTES EAST A DISTANCE OF
312 FEET; THENCE NORTHERLY PARALLEL WITH THE CENTERLINE OF
SAID THIRD STREET A DISTANCE OF 597 FEET; THENCE EAST A DISTANCE
OF 155 FEET; THENCE NORTHERLY PARALLEL WITH THE CENTERLINE OF
SAID THIRD STREET, A DISTANCE OF 798 FEET TO THE POINT OF
BEGINNING.**

EXCEPT THE WEST 150 FEET THEREOF;

AND EXCEPT THE NORTH 384.76 FEET THEREOF;

AND ALSO EXCEPT THE SOUTH 60 FEET THEREOF.

SITUATED IN SKAGIT COUNTY, WASHINGTON

Tax/Parcel No. P37626

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ALSO KNOWN AS: 23389 MORRIS ST, SEDRO WOOLLEY, WASHINGTON 98284

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