

After Recording Return To:
1st Security Bank of Washington c/o DocProbe
1133 Ocean Avenue
Mail stop code: DP6766
Lakewood, NJ 08701

Ref# AF 202403260117

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Modification Loan Number: 5152509520

LOAN MODIFICATION AGREEMENT

GNW 23-18697

(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this **January 17, 2025** between **NICOLE MARIE BURNETT, UNMARRIED PERSON AND DAVID L. ANDERSON, A MARRIED PERSON AS HIS SEPARATE ESTATE**, and 1st Security Bank of Washington ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated **March 18, 2024** and recorded under recording number, , Skagit County- WA 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 **18550 West Big Lake Blvd Mount Vernon, WA 98274**, the real property described being set forth as follows:

SEE ATTACHED

Parcel: P116325/3863-000-070-0100 Ptn. Lot 70, 1st Addn., Big Lake Water Front Tracts

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):

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT THE BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE THE BORROWER MUST PAY.

1. As of **January 17, 2025** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ **312,881.00** 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 **6.625%**, from **February 1, 2025**. Borrower promises to make monthly payments of principal and interest of U.S. \$**2,003.41** beginning on the 1st day of **March, 2025** and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **6.625%** will remain in effect until principal and interest are paid in full. If on **February 1, 2055** (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.

Nicole Burnett (Seal)
Nicole Burnett -Borrower

Cheryl L Anderson (Seal)
Cheryl L Anderson -Borrower

David L Anderson (Seal)
David L Anderson -Borrower

_____[Space Below This Line for Acknowledgments]_____

STATE OF Washington
COUNTY OF SKagit

I certify that I have personally watched, Nicole Burnett and David L Anderson, sign the name(s) typed on the signature line. I further certify that I have obtained sufficient identification to have knowledge that, in fact, the above signature(s) belong to the parties named.

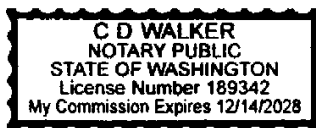
Dated this 20th Day of JANUARY, 20 25.

(SEAL)

C D Walker
Notary Public

C. D. WALKER
Printed Name

My Commission Expires: 12.14.28



ALL-PURPOSE ACKNOWLEDGEMENT

STATE OF: Washington
COUNTY OF: OKOGET

On this 20th day of JANUARY 2025, before me,
C.D. WALKER, a Notary

Public, personally appeared

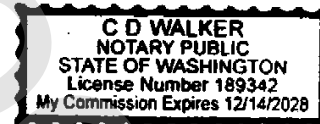
CHERYL L. ANDERSON

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.

Witness my hand and official seal:

(Seal)

Signature: C.D. Walker
Printed Name: C. D. WALKER
My commission expires: 12.14.28



Description of attached document:

Title or type of document: Loan Modification Agreement

Document date: 1.20.25 Number of pages: -Four-

Signers other than the names above: NICOLE BURNETT
DAVID L. ANDERSON

1st Security Bank of Washington -Lender

By: Jill Moon

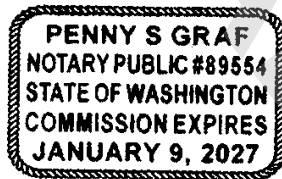
1st Security Bank of Washington


1.22.25
Date of Lender's SignatureSTATE OF WashingtonCOUNTY OF Snohomish

I certify that I have personally watched, Jill Moon, sign the name(s) typed on the signature line. I further certify that I have obtained sufficient identification to have knowledge that, in fact, the above signature(s) belong to the parties named.

Dated this 22nd Day of January, 20 25.

(SEAL)

Penny S Graf
Notary PublicPenny S Graf
Printed NameMy Commission Expires: 1-9-2027

 First American Title™	ALTA Commitment for Title Insurance
Exhibit A	ISSUED BY First American Title Insurance Company

Commitment No.: 23-18697-TO

The Land referred to herein below is situated in the County of Skagit, State of Washington, and is described as follows:

That portion of Tract 70, FIRST ADDITION, BIG LAKE WATER FRONT TRACTS, according to the plat thereof recorded in Volume 4 of Plats, page 15, records of Skagit County, Washington, lying Southerly of the H.C. Peters Road No. 263 (West Big Lake Boulevard), as conveyed to Skagit County by Deed recorded May 26, 1947, under Auditor's File No. 104828, records of Skagit County, Washington.

Situated in Skagit County, Washington.

This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by First American Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.

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