

After Recording Return To:
First American Mortgage Solutions, LLC
4795 Regent Blvd - MC-3007
Irving, TX 75063

Space Above This Line For Recording Data

This Document Prepared By:
Home Preservation
Umpqua Bank
9285 NE Tanasbourne Dr
Hillsboro, OR 97124

Document Title: LOAN MODIFICATION AGREEMENT

Reference numbers of related documents: 202009300119
on page 2 of document

Grantor(s):

1. JEREMY D HELLER

2.

3.

etc. additional names on page 2 of document

Grantee(s)/ Beneficiary(ies):

1. Umpqua Bank

2.

3.

etc. additional names on page 2 of document

Assessor's Property Tax Parcel Account Number(s): 350533-1-001-0200; P40549

Legal Description:

THE FOLLOWING DESCRIBED PROPERTY SITUATED IN THE COUNTY OF SKAGIT AND STATE OF WASHINGTON: THAT PORTION OF THE NORTHEAST QUARTER, SECTION 33, TOWNSHIP 35 NORTH, RANGE 5 EAST OF THE WILLAMETTE MERIDIAN, DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHWEST CORNER OF SAID SUBDIVISION; THENCE NORTH 88°26'49" EAST A DISTANCE OF 728.13 FEET; THENCE SOUTH 00°33'37" WEST A DISTANCE OF 910.00

COMPLETE LEGAL DESCRIPTION ON PAGE #. 8



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2322 01/14



* 1 4 5 2 0 + 3 5 *

WASHINGTON COVER PAGE

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Hillsboro, OR 97124

Parcel ID Number: 350533-1-001-0200; P40549
Prior Instrument reference: Instrument No:
202009300119, of the Official Records of SKAGIT
County, WA.

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Original Recording Date: **September 30, 2020**

Original Loan Amount: **\$304,500.00**

New Money: **\$12,465.02**

Loan No: **8501460751**

Investor Loan No: **4023647315**

MIN Number: **100045810003212278**

LOAN MODIFICATION AGREEMENT

(Providing For Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 23rd day of January, 2025, between **JEREMY D HELLER** ("Borrower") and **Umpqua Bank, whose address is 9285 NE Tanasbourne Dr, Hillsboro, OR 97124** ("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 **September 24, 2020** and recorded in **Instrument No: 202009300119** and recorded on **September 30, 2020**, of the Official Records of **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

26633 PANORAMA PL, 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;



LOAN MODIFICATION AGREEMENT - Single Family - Fannie Mae Uniform Instrument
8300a 08/14



Form 3179 1/01 (rev. 4/14)
(page 1 of 6)

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, 2025**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$324,613.65**, 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 **3.500%**, from **February 1, 2025**. Borrower promises to make monthly payments of principal and interest of U.S. **\$1,257.52**, 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 **3.500%** will remain in effect until principal and interest are paid in full. If on **February 1, 2065** (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 [].
- (g) "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.



LOAN MODIFICATION AGREEMENT - Single Family - Fannie Mae Uniform Instrument
8300a 08/14

Form 3179 1/01 (rev. 4/14)
(page 3 of 6)

6. This Agreement modifies an obligation secured by an existing security instrument recorded in SKAGIT County, WA, upon which all recordation taxes have been paid. As of the date of this agreement, the unpaid principal balance of the original obligation secured by the existing security instrument is \$312,148.63. The principal balance secured by the existing security instrument as a result of this Agreement is \$324,613.65, which amount represents the excess of the unpaid principal balance of this original obligation.

In Witness Whereof, the Lender and I have executed this Agreement.


JEREMY D HELLER -Borrower

Date: 2-3-2025

_____[Space Below This Line For Acknowledgments]_____

State of Washington

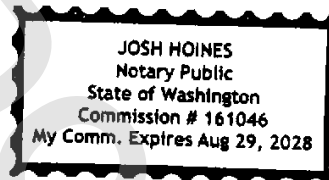
County of SKAGIT

I certify that I know or have satisfactory evidence that **JEREMY D HELLER**, (name of person) is the person who appeared before me, a Notary Public and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 2-3-2025


 Signature of Notary

NOTARY PUBLIC
 Title



My Commission expires: 8-29-2028
 Origination Company: **Umpqua Bank**
 NMLSR ID: **401867**



LOAN MODIFICATION AGREEMENT - Single Family - Fannie Mae Uniform Instrument
 8300a 08/14



Form 3179 1/01 (rev. 4/14)
 (page 4 of 6)

Umpqua Bank

By: Jay Mortensen (Seal) - LenderName: Jay P. MortensenTitle: SVP, Home Lending Director2-27-25 Date of Lender's Signature

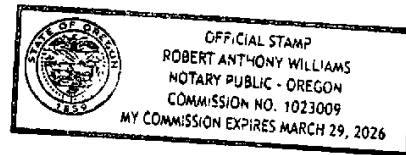
[Space Below This Line For Acknowledgments]

State of OregonCounty of Washington

I certify that I know or have satisfactory evidence that

Jay Mortensen, the SVP Home Lending Director of
Umpqua Bank

(name of person) is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 2-27-25Robert Anthony Williams
Signature of NotaryNotary Public
TitleMy Commission expires: 3-29-2026

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LOAN MODIFICATION AGREEMENT - Single Family - Fannie Mae Uniform Instrument
8300a 08/14Form 3179 1/01 (rev. 4/14)
(page 5 of 6)

[Signature]
Mortgage Electronic Registration Systems, Inc - Nominee for Lender

Name: Suzanne Wells

Title: Assistant Secretary, MEUS

[Space Below This Line For Acknowledgments]

State of Oregon

County of Washington

I certify that I know or have satisfactory evidence that

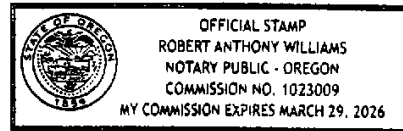
Suzanne Wells, the Assistant Secretary of
Mortgage Electronic Registration Systems Inc Nominee for Lender

(name of person) is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 2-27-25

[Signature]
Signature of Notary

Notary Public
Title



My Commission expires: 3-29-2026



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LOAN MODIFICATION AGREEMENT - Single Family - Fannie Mae Uniform Instrument
8300a 08/14



* 1 4 5 2 0 + 3 5 *

Form 3179 1/01 (rev. 4/14)
(page 6 of 6)

Exhibit "A"Loan Number: **8501460751**Property Address: **26633 PANORAMA PL, SEDRO WOOLLEY, WA 98284****Legal Description:**

THE FOLLOWING DESCRIBED PROPERTY SITUATED IN THE COUNTY OF SKAGIT AND STATE OF WASHINGTON: THAT PORTION OF THE NORTHEAST QUARTER, SECTION 33, TOWNSHIP 35 NORTH, RANGE 5 EAST OF THE WILLAMETTE MERIDIAN, DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHWEST CORNER OF SAID SUBDIVISION; THENCE NORTH 88°26'49" EAST A DISTANCE OF 728.13 FEET; THENCE SOUTH 00°33'37" WEST A DISTANCE OF 910.00 FEET TO THE TRUE POINT OF BEGINNING; THENCE NORTH 89°19'42" EAST A DISTANCE OF 49.71 FEET; THENCE SOUTH 00°33'37" WEST A DISTANCE OF 1,085.15 FEET; THENCE SOUTH 89°25'29" WEST A DISTANCE OF 199.99 FEET; THENCE NORTH 00°33'37" EAST A DISTANCE OF 1,084.81 FEET; THENCE NORTH 89°19'42" EAST A DISTANCE OF 150.29 FEET TO THE TRUE POINT OF BEGINNING: (ALSO KNOWN AS TRACT 33, UNRECORDED SURVEY STEELHEAD BEND OR PANORAMIC PLATEAU). TOGETHER WITH AN EASEMENT 100 FEET IN WIDTH FOR INGRESS, EGRESS, AND UTILITIES OVER AND ACROSS SECTION 33, TOWNSHIP 35 NORTH, RANGE 5 EAST OF THE WILLAMETTE MERIDIAN, THE CENTERLINE OF WHICH IS DESCRIBED AS FOLLOWS: COMMENCING AT THE EAST QUARTER CORNER OF SAID SECTION 33; THENCE SOUTH 89°25'29" WEST ALONG THE EAST/WEST CENTERLINE OF SAID SECTION 33 A DISTANCE OF 1,000.00 FEET; THENCE SOUTH 03°00'16" WEST A DISTANCE OF 505 FEET, MORE OR LESS TO A POINT ON THE NORTH LINE OF THE COUNTY ROAD KNOWN AS THE OLD DAY CREEK ROAD, SAID POINT ALSO BEING THE TRUE POINT OF BEGINNING OF HEREIN DESCRIBED CENTERLINE; THENCE NORTH 03°00'16" EAST A DISTANCE OF 505 FEET, MORE OR LESS TO THE EAST/WEST CENTERLINE OF SAID SECTION 33; THENCE CONTINUING NORTH 03°00'16" EAST A DISTANCE OF 250.43 FEET; THENCE SOUTH 89°25'29" WEST PARALLEL WITH SAID EAST/WEST CENTERLINE OF SECTION 33 A DISTANCE OF 420.00 FEET; THENCE NORTH 00°33'37" EAST A DISTANCE OF 410.00 FEET; THENCE SOUTH 89°25'29" WEST PARALLEL WITH SAID EAST/WEST CENTERLINE OF SECTION 33 A DISTANCE OF 2,850 FEET TO THE TERMINUS OF HEREIN DESCRIBED CENTERLINE. SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

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12338 06/18 Exhibit A Legal Description Attachment* 1 4 5 2 0 + 3 5 *
Page 1 of 1