

## After Recording Return To:

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

[Space Above This Line for Recording Data]

Modification Loan Number: 5152574660

**LOAN MODIFICATION AGREEMENT**  
(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this **April 3, 2025** between **Anthony Michael Buettner, 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 **September 20, 2024** and recorded under recording number, **202409260076, 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 **41632 Lower Finney Creek Road Concrete, WA 98237**, the real property described being set forth as follows:

See Attachment

Parcel: P112672/4500-000-008-0600

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 **April 3, 2025** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ **444,952.00** 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 **6.375%**, from **May 1, 2025**. Borrower promises to make monthly payments of principal and interest of U.S. \$ **2,775.92** beginning on the 1st day of **June, 2025** and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **6.375%** will remain in effect until principal and interest are paid in full. If on **May 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.

Anthony Michael Buettner (Seal)  
Anthony Michael Buettner -Borrower

\_\_\_\_ (Seal)  
\_\_\_\_ -Borrower

\_\_\_\_ [Space Below This Line for Acknowledgments] \_\_\_\_\_

STATE OF Washington  
COUNTY OF SKAGIT

I certify that I have personally watched, **Anthony Michael Buettner**, 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.

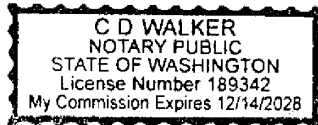
Dated this 5<sup>th</sup> Day of APRIL, 20 25.

(SEAL)

C. D. Walker  
Notary Public

C. D. WALKER  
Printed Name

My Commission Expires: 12.14.28



1st Security Bank of Washington -Lender

By: *Jill Moore*

1st Security Bank of Washington

4.7.25

Date of Lender's Signature

STATE OF WashingtonCOUNTY OF King

I certify that I have personally watched, Jill Moore, 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 7th Day of April, 20 25.

(SEAL)

*Shauna N Griffith*  
Notary PublicSHAUNA N GRIFFITH  
Printed NameMy Commission Expires: 11/03/2028

American Land Title Association

Commitment for Title Insurance  
2021 v. 01.00 (07-01-2021)

---

EXHIBIT "A"

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

Tract 4, Short Plat No. 91-030, approved October 19, 1992, recorded under Auditor's File No. 9210190077, records of Skagit County, Washington, being a portion of Lot 8 of "PLAT OF SUN RIVER RANCHETTES", as per plat recorded in Volume 14 of Plats, pages 55 and 56, records of Skagit County, Washington;

TOGETHER WITH a non-exclusive easement over a portion of Section 13, Township 35 North, Range 7 East, W.M., the Southeast 1/4 of the Southwest 1/4, described as follows:

Beginning at the South 1/4 corner of said Section; thence North 0 degrees 36'28" East along the centerline of said Section, a distance of 1,119.40 feet to the North line of Lot 8 as shown on the "PLAT OF SUN RIVER RANCHETTES", as per plat recorded in Volume 14 of Plats, pages 55 and 56, records of Skagit County, Washington; thence continuing North 0 degrees 36'28" East, a distance of 30.04 feet to the North line of the 30 foot Lower Finney Creek Road shown on said plat; thence North 86 degrees 27'26" West along the North line of said road, a distance of 325.19 feet to the point of beginning of this description; thence North 72 degrees 59'26" West, a distance of 283.74 feet; thence North 54 degrees 54'26" West, a distance of 1,214.84 feet to the Southeasterly right-of-way line of the South Skagit Highway No. 360 as shown on said plat; thence South 57 degrees 42'30" West along said right-of-way line, a distance of 32.50 feet to the North line of Lower Finney Creek Road; thence South 54 degrees 54'26" East along the North line of said Lower Finney Creek Road, a distance of 142.11 feet; thence South 72 degrees 59'26" East along the North line of said Lower Finney Creek Road, a distance of 163.24 feet; thence South 86 degrees 27'26" East, along the North line of said Lower Finney Creek Road, a distance of 128.82 feet to the point of beginning of this description;

ALSO TOGETHER WITH a non-exclusive easement for ingress, egress and utilities over and across the Northerly 30 feet of Tracts 1, 2 and 3 of said Short Plat as delineated thereon.

*This page is only a part of a 2021 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, and Schedule B, Part II - Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.*