202508120040
08/12/2025 12:54 PM Pages: 1 of 7 Fees: $309.50
Skagit County Auditor, WA

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. 202009250131

Additional reference #'s on page ____ of document

Grantor(s)/Borrower(s): ROBIN MAILO, JULIA MAILO

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 INSURANCE COMPANY

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

Complete legal description on page 6

Assessor's Property Tax Parcel/Account Number
48870000630000

☐ 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.

LT 63, SKAGIT HIGHLANDS DIV 2

This Document Prepared By:
HANNAH MISKEL
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 #: 48870000630000

_______________ [Space Above This Line for Recording Data] _______________

Original Principal Amount: $474,000.00 **FHA/VA/RHS Case No.:464661001139**
Unpaid Principal Amount: $344,472.19 **Loan No: (scan barcode)**
New Principal Amount: $363,110.30
New Money (Cap): $18,638.11

LOAN MODIFICATION AGREEMENT (DEED OF TRUST)

This Loan Modification Agreement ("Agreement"), made this **23RD** day of **JULY, 2025**, between **ROBIN MAILO AND, JULIA MAILO MARRIED TO EACH OTHER** ("Borrower"), whose address is **4721 MT BAKER LOOP, MOUNT VERNON, WASHINGTON 98273** 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 **SEPTEMBER 24, 2020** and recorded on **SEPTEMBER 25, 2020** in **INSTRUMENT NO. 202009250131**, 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

4721 MT BAKER LOOP, MOUNT VERNON, WASHINGTON 98273

(Property Address)

the real property described is located in **SKAGIT County, WASHINGTON** and being set forth as follows:

Legal Description: 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, **AUGUST 1, 2025** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **$363,110.30**, 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. **$18,638.11**.

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 **7.2500%**, from **AUGUST 1, 2025**. The Borrower promises to make monthly payments of principal and interest of U.S. **$2,322.71**, beginning on the **1ST** day of **SEPTEMBER, 2025**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **AUGUST 1, 2065** (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 it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may require immediate payment in full of all sums secured by this Security Instrument.

   If the Lender exercises this option, the Lender shall give the 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 the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.

4. The Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever cancelled, 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.

Borrower: ROBIN MAILO — Date 7-26-25

Borrower: JULIA MAILO *signing solely to acknowledge this Agreement, but not to incur any personal liability for the debt — Date 7/26/25

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT

State of **WASHINGTON**
County of SNOHOMISH

I certify that I know or have satisfactory evidence that **ROBIN MAILO, JULIA MAILO,** 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: 07/26/25

Ocelia M. Lingat
Signature of Notary Public

Notary Public Printed Name: OCELIA M. LINGAT

My commission expires: 03/09/2026

OCELIA M LINGAT
NOTARY PUBLIC #114634
STATE OF WASHINGTON
COMMISSION EXPIRES
MARCH 9, 2026

In Witness Whereof, the Lender has executed this Agreement.

MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION

By ________ Michelle Dyche VICE PRESIDENT (print name) (title) AUG 06 2025 Date

________ [Space Below This Line for Acknowledgments] ________

LENDER ACKNOWLEDGMENT

STATE OF Oklahoma
COUNTY OF Oklahoma

The instrument was acknowledged before me on AUG 06 2025 (date) by Michelle Dyche, as VICE PRESIDENT of **MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION.**

________ This notarial act was an online notarial act.

____
Notary Public

K. RAYMOND
NOTARY PUBLIC
STATE OF OKLAHOMA
Commission # 20012342 Expires 10/06/28

Printed Name: K. Raymond

My commission expires: 10/06/28

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

EXHIBIT A

BORROWER(S): ROBIN MAILO AND, JULIA MAILO MARRIED TO EACH OTHER

LOAN NUMBER: (scan barcode)

LEGAL DESCRIPTION:

The land referred to in this document is situated in the CITY OF MOUNT VERNON, COUNTY OF SKAGIT, STATE OF WASHINGTON, and described as follows:

LOT 63, "SKAGIT HIGHLANDS, DIVISION II", A PLANNED UNIT DEVELOPMENT, APPROVED APRIL 3, 2006 AND RECORDED ON APRIL 4, 2006 UNDER AUDITOR'S FILE NO. 200604040052, RECORDS OF SKAGIT COUNTY, WASHINGTON.

Tax/Parcel No. 48870000630000

ALSO KNOWN AS: 4721 MT BAKER LOOP, MOUNT VERNON, WASHINGTON 98273