

When Recorded Return To:
Richmond Monroe Group, Inc.
P.O Box 458
Kimberling City, MO 65686
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[Space Above This Line For Recording Data]

19150343

LOAN MODIFICATION AGREEMENT (Providing for Fixed Interest Rate)

Assessor's Property Tax Parcel or Account Number: 4410-000-064-0009
Abbreviated Legal Description: **LOT 64, CLEARIDGE DIV 1**
Full legal description located on page: **SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:**

This Loan Modification Agreement ("Agreement"), made this **4th** day of **June, 2025**, between **DEVON NICHOLS** ("Borrower"), whose address is **4600 GUEMES VW, ANACORTES, WA 98221**, and **Select Portfolio Servicing, Inc** ("Lender"), whose address is **3217 S. Decker Lake Dr., Salt Lake City, UT 84119**, amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated **April 16, 2020** in the amount of **\$489,225.00** and recorded on **April 16, 2020** in Book, Volume, or Liber No. **N/A**, at Page **N/A** (or as Instrument No. **202004160113**), of the **Official** (Name of Record) **Records of SKAGIT, WASHINGTON** (County and State, or other jurisdiction), 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 **4600 GUEMES VIEW, ANACORTES, WA 98221** (Property Address)

the real property described being set forth as follows:
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):

- As of **July 1, 2025**, the amount payable under the Note and the Security Instrument (the "New Principal Balance") is U.S. **\$547,319.10** consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.
- \$144,842.80** of the New Principal Balance shall be deferred (the "Deferred Principal Balance") and Borrower will not pay interest or make monthly payments on this amount. The New Principal



Balance less the Deferred Principal Balance shall be referred to as the "Interest Bearing Principal Balance" and this amount is **\$402,476.30**. Interest will be charged on the Interest Bearing Principal Balance at the yearly rate of **3.875%**, from **June 1, 2025**. Borrower promises to make monthly payments of principal and interest of U.S. **\$1,650.95**, beginning on the **1st** day of **July, 2025**, and continuing thereafter on the same day of each succeeding month until the Interest Bearing Principal Balance and all accrued interest thereon have been paid in full. The yearly rate of **3.875%** will remain in effect until the Interest Bearing Principal Balance and all accrued interest thereon have been paid in full. The new Maturity Date will be **June 1, 2065**.

3. Borrower agrees to pay in full the Deferred Principal Balance and any other amounts still owed under the Note and the Security Instrument by the earliest of: (i) the date Borrower sells or transfers an interest in the Property, (ii) the date Borrower pays the entire Interest Bearing Principal Balance, or (iii) the new Maturity Date.
4. 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.

5. 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.
6. 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 .

TAX CONSEQUENCES OF LOAN MODIFICATIONS. There may be income tax consequences related to this loan modification. Because you will be responsible for paying any income tax due as a result of this loan modification, you may wish to consult a tax advisor before accepting this loan modification.

Devon Nichols
Borrower - DEVON NICHOLS

Date: 08/25/2025



ACKNOWLEDGMENT

State of WA §
County of Sikot §

On this day personally appeared before me **DEVON NICHOLS** to me known to be the individual, or individuals described in and who executed the within and foregoing instrument, and acknowledged that he (she or they) signed the same as his (her or their) free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand this 25 day of June 2025.

Darla T. Simpson
Signature

Darla T. Simpson
Printed Name

Notary Public
State of Washington
DARLA T. SIMPSON
COMMISSION # 162398
MY COMM. EXP. OCTOBER 25, 2028

Notary public
Title of Officer

Arzcoles
Place of Residence of Notary Public

(Seal or Stamp)

My Appointment Expires: 10/25/2028



ACCEPTED AND AGREED TO BY THE OWNER AND HOLDER OF SAID NOTE
Select Portfolio Servicing, Inc
By: Sarah Ellis Lender
JUL 11 2025 Date of Lender's Signature
Document Control Officer

ACKNOWLEDGMENT

State of Utah §
County of Salt Lake §

On this 11 day of July 2025, personally appeared before me Sarah Ellis, whose identity is personally known to me (or proven on the basis of satisfactory evidence) and who by me duly sworn/affirmed, did say that he/she is a Document Control Officer of Select Portfolio Servicing, Inc and that said document was signed by him/her on behalf of said Corporation by Authority of its Bylaws, or (Resolution of its Board of Directors,) and said Document Control Officer acknowledged to me that said Corporation executed the same.

Megan Gabbard
Signature of Notary Public

Megan Gabbard

Printed Name

Residing at: Salt Lake, Utah

My Commission Expires: MAY 08 2028



(Seal)



EXHIBIT A

BORROWER(S): DEVON NICHOLS

LOAN NUMBER: 0033267675

LEGAL DESCRIPTION:

STATE OF WASHINGTON, COUNTY OF SKAGIT, AND DESCRIBED AS FOLLOWS:

THE FOLLOWING DESCRIBED PROPERTY LOCATED IN THE COUNTY OF SKAGIT:

LOT 64, "CLEARIDGE, DIV. I" AS PER PLAT RECORDED IN VOLUME 12 OF PLATS, PAGES 76, 77, 78 AND 79, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

APN #: P81720/4410-000-064-0009

Assessor's Property Tax Parcel or Account Number: 4410-000-064-0009

ALSO KNOWN AS: 4600 GUEMES VIEW, ANACORTES, WA 98221

