202510030010
10/03/2025 08:36 AM Pages: 1 of 8 Fees: $310.50
Skagit County Auditor, WA

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

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This Document Prepared By:
Name: Marlou Fay
BSI Financial Services
4200 Regent Blvd Suite B200
Irving, TX 75063

Document Title: LOAN MODIFICATION AGREEMENT

Reference numbers of related documents: 202402120030
on page ______ of document

Grantor(s):
1. MORGAN J ANDRIST
2. KELLY M ANDRIST
3.
etc. additional names on page ______ of document

Grantee(s)/ Beneficiary(ies):
1. SERVIS ONE, INC DBA BSI FINANCIAL SERVICES
2.
3.
etc. additional names on page ______ of document

Assessor's Property Tax Parcel Account Number(s): 46890000240000

Legal Description:
THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON, AND IS DESCRIBED AS FOLLOWS: LOT 24, HOGG SUBDIVISION, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 16. FULLY DESCRIBED IN EXHIBIT ? A.

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2322 01/14

* 5 9 4 8 1 + 3 9 *
WASHINGTON COVER PAGE

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4795 Regent Blvd - MC-3007
Irving, TX 75063

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Irving, TX 75063

Parcel ID Number: 46890000240000
Prior instrument reference: Instrument No: 202402120030, of the Official Records of SKAGIT County, WA.

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Original Recording Date: **February 12, 2024**	Loan No: **1401401704**
Original Loan Amount: **$461,487.00**	MIN Number: **100279300069664098**
New Money: **$19,787.04**	FHA Case No.: **566-3946603-703-203B**

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 29th day of August, 2025, between **MORGAN J ANDRIST and KELLY M ANDRIST** whose address is **309 COATES LANE, SEDRO WOOLLEY, WA 98284** ("Borrower") and **SERVIS ONE, INC DBA BSI FINANCIAL SERVICES** which is organized and existing under the laws of **The United States of America**, and whose address is **4200 Regent Blvd Suite B200, IRVING, TX 75063** ("Lender"), and Mortgage Electronic Registration Systems, Inc. ("MERS"), as Nominee for Lender, amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated **February 07, 2024** and recorded in **Instrument No: 202402120030** and recorded on **February 12, 2024**, 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

309 COATES LANE, 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;

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 **September 1, 2025**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **$351,778.15**, consisting of the amount(s) loaned to Borrower by Lender plus capitalized interest in the amount of **$15,342.99** 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.

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 **7.250%**, from **September 1, 2025**. Borrower promises to make monthly payments of principal and interest of U.S. $**2,399.75**, beginning on the **1st** day of **October, 2025**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **September 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. 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.

8. "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.

9. 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 $455,689.81. The principal balance secured by the existing security instrument as a result of this Agreement is $351,778.15, which amount represents the excess of the unpaid principal balance of this original obligation.

MORGAN J ANDRIST -Borrower Date: 9-22-25

KELLY M ANDRIST -Borrower Date: 9-22-25

[Space Below This Line For Acknowledgments]

State of Washington

County of Skagit

I certify that I know or have satisfactory evidence that **MORGAN J ANDRIST and KELLY M ANDRIST**, (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: Sept 22, 2025

Signature of Notary

Notary
Title

SARA PETERSON
APPOINTMENT EXPIRES January 11, 2029
NOTARY PUBLIC
COMM # 163558
STATE OF WASHINGTON

My Commission expires: 1-11-2029
Origination Company: **SERVIS ONE, INC DBA BSI FINANCIAL SERVICES**
NMLSR ID:

SERVIS ONE, INC DBA BSI FINANCIAL SERVICES

By: ________________ (Seal) - Lender
Name: Alicia Dux
Title: Assistant Vice President

SEP 2 4 2025 Date of Lender's Signature

[Space Below This Line For Acknowledgments]

The State of TEXAS

County of DALLAS

Before me Maryelen Ibanez (name/title of officer) on this day personally appeared Alicia Dux, the Assistant Vice President of Servis One, Inc. dba BSI Financial Services,

known to me (or proved to me on the oath of N/A or through N/A (description of identity card or other document)) to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same for the purposes and consideration therein expressed.

Given under my hand and seal of office this 24 day of September, A.D. 2025.

Signature of Officer

Notary Public
Title of Officer

My Commission expires : July 11, 2028

MARYELEN IBANEZ
Notary ID #134988815
My Commission Expires
July 11, 2028

NOTARY PUBLIC STATE OF TEXAS

Mortgage Electronic Registration Systems, Inc., as Nominee for Lender, its successors and assigns

Name: Kennis Bell

Title: Asst. Secretary

[Space Below This Line For Acknowledgments]

The State of TEXAS

County of DALLAS

Before me Maryelen Ibanez (name/title of officer) on this day personally appeared Kennis Bell, the Asst. Secretary of Mortgage Electronic Registration Systems, Inc.,

known to me (or proved to me on the oath of N/A or through N/A (description of identity card or other document)) to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same for the purposes and consideration therein expressed.

Given under my hand and seal of office this 24 day of September, A.D., 2025.

Signature of Officer

Notary Public
Title of Officer

My Commission expires : July 11, 2028

MARYELEN IBANEZ
Notary ID #134988815
My Commission Expires
July 11, 2028

NOTARY PUBLIC STATE OF TEXAS

Exhibit "A"

Loan Number: **1401401704**

Property Address: **309 COATES LANE, SEDRO WOOLLEY, WA 98284**

Legal Description:

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON, AND IS DESCRIBED AS FOLLOWS: LOT 24, HOGG SUBDIVISION, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 16 OF PLATS, PAGES 154 AND 155, RECORDS OF SKAGIT COUNTY, WASHINGTON.