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250611608-51

20606245

Investor Loan No: 1966743

LOAN MODIFICATION AGREEMENT (Providing for Fixed Interest Rate)

Assessor's Property Tax Parcel or Account Number: P103870

Abbreviated Legal Description: TR B, survey MONTBORNE HEIGHTS (Revised), Ptn. Blk 27 Town of Montborne

Full legal description located on page: SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:

This Loan Modification Agreement ("Agreement"), made this 27th day of October, 2025, between NADIA D HERNANDEZ MORENO, AN UNMARRIED PERSON AND ALEJANDRA OCELLIES MORENO, AN UNMARRIED PERSON, ("Borrower"), whose address is 18175 STATE ROUTE 9, MOUNT VERNON, WA 98274, and Selene Finance LP, attorney in fact for WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS OWNER TRUSTEE FOR DEEPHAVEN RESIDENTIAL MORTGAGE TRUST 2022-3 ("Lender"), whose address is 3501 Olympus Blvd, Suite 500, Dallas, TX 75019, amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated January 31, 2022, in the amount of \$391,500.00 and recorded on February 2, 2022 in Book, Volume, or Liber No. , at Page (or as Instrument No. 202202020052) , of the Official (Name of Records) 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 18175 STATE ROUTE 9, MOUNT VERNON, WA 98274 (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 **December 1, 2025**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$417,781.61**, 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 **8.000%**, from **December 1, 2025**. Borrower promises to make monthly payments of principal and interest of U.S. **\$3,179.95**, beginning on the **1st** day of **January, 2026**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **8.000%** will remain in effect until principal and interest are paid in full. If on **February 1, 2052** (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

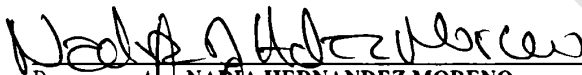


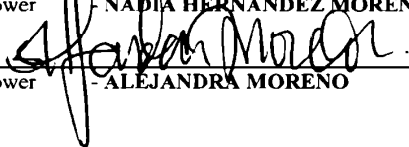
shall be diminished or released by any provisions hereof, nor shall this Agreement in any way impair, diminish, or affect any of Lender's rights under or remedies on the Note and Security Instrument, whether such rights or remedies arise thereunder or by operation of law. Also, all rights of recourse 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 ☐.


Borrower - NADIA HERNANDEZ MORENO


Borrower - ALEJANDRA MORENO

Date: 11-3-2025

Date: 11/03/2025



ACKNOWLEDGMENT

State of Washington
 County of Skagit

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On this day personally appeared before me **NADIA HERNANDEZ MORENO AND ALEJANDRA MORENO** 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 03rd day of November 2025.

Jayden Vega Zimmerman
 Signature

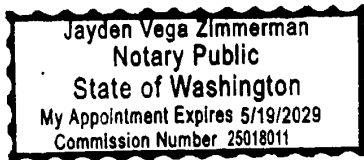
Jayden Vega Zimmerman
 Printed Name

Notary Public
 Title of Officer

1777 8th S. Burlington Blvd, Burlington WA
 Place of Residence of Notary Public 98233

(Seal or Stamp)

My Appointment Expires: 05/19/2029



ACCEPTED AND AGREED TO BY THE OWNER AND HOLDER OF SAID NOTE
 Selene Finance LP, attorney in fact for WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS
 INDIVIDUAL CAPACITY, BUT SOLELY AS OWNER TRUSTEE FOR DEEPHAVEN RESIDENTIAL
 MORTGAGE TRUST 2022-3

By: Tonya Higginbotham -Lender 11/11/2025 Date of Lender's Signature
 Assistant Vice President

ACKNOWLEDGMENT

State of FloridaCounty of Duval

The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online
 notarization, this 11/11/2025 by Tonya Higginbotham
 Assistant Vice President of Selene Finance LP, attorney in fact for WILMINGTON SAVINGS
 FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS OWNER TRUSTEE
 FOR DEEPHAVEN RESIDENTIAL MORTGAGE TRUST 2022-3, a Delaware Corporation, on behalf of the
 Corporation. He/she is personally known to me or who has produced _____ as
 identification.



Signature of Person Taking Acknowledgment

Lynn Campbell

Name Typed, Printed or Stamped

Notary

Title or Rank

Serial Number, if any: _____

My Commission Expires: 6/21/2029

(Seal)



EXHIBIT A

BORROWER(S): NADIA D HERNANDEZ MORENO, AN UNMARRIED PERSON AND ALEJANDRA OCELLIES MORENO, AN UNMARRIED PERSON.

LOAN NUMBER: 2004971544

LEGAL DESCRIPTION:

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

THE FOLLOWING DESCRIBED PROPERTY LOCATED IN THE COUNTY

**TRACT B OF THAT CERTAIN RECORD OF SURVEY ENTITLED, MONTBORNE HEIGHTS (REVISED), RECORDED AUGUST 18, 1993, IN VOLUME 14 OF SURVEYS, PAGES 165 AND 166, UNDER AUDITOR'S FILE NO. 9308180056, RECORDS OF SKAGIT COUNTY, WASHINGTON; AND BEING A PORTION OF LOTS 1 THROUGH 17, BLOCK 23; ALL OF BLOCK 24; LOTS 1 THROUGH 11, BLOCK 25; LOTS 1 THROUGH 18, BLOCK 26, AND ALL OF BLOCK 27, PLAT OF THE TOWN OF MONTBORNE, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 2 OF PLATS, PAGE 80, RECORDS OF SKAGIT COUNTY, WASHINGTON;
APN #: P103870/XREFID4135-027-018-0102**

Assessor's Property Tax Parcel or Account Number: P103870

ALSO KNOWN AS: 18175 STATE ROUTE 9, MOUNT VERNON, WA 98274



* 2 0 0 4 9 7 1 5 4 4 *

Loan No. 2004971544

Borrowers ("Borrower"): NADIA D HERNANDEZ MORENO, AN UNMARRIED PERSON AND ALEJANDRA OCELLIES MORENO, AN UNMARRIED PERSON.

LOAN MODIFICATION AGREEMENT RIDER

THIS LOAN MODIFICATION AGREEMENT RIDER is made this 27th day of, October, 2025, by and between the undersigned borrower (the "Borrower") and Selene Finance LP, attorney in fact for WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS OWNER TRUSTEE FOR DEEPHAVEN RESIDENTIAL MORTGAGE TRUST 2022-3, (the "Lender") and is incorporated into and shall be deemed to amend and supplement that certain LOAN MODIFICATION AGREEMENT (the "Agreement") of the same date executed by the Borrower and Lender as of the date above.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Agreement, Borrower and Lender further covenant and agree as follows:

1. Escrow Items

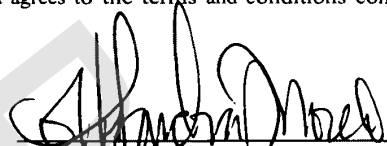
Lender is notifying Borrower that any prior waiver by Lender of Borrower's obligation to pay to Lender Funds for any or all Escrow Items is hereby revoked. Borrower is hereby advised that beginning on the monthly payment due date set forth above, the amount of Escrow Items will be included with Borrower's monthly payment of principal and interest.

2. Interest Accrual Change.

Depending on the terms of your original note, interest may have accrued on a daily basis. According to the terms of your loan modification, interest will now accrue on an amortizing basis.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and conditions contained in this LOAN MODIFICATION AGREEMENT RIDER.

 (Seal)
NADIA HERNANDEZ MORENO -Borrower

 (Seal)
ALEJANDRA MORENO -Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

