

When recorded mail to:
FIRST AMERICAN TITLE
DTO REC., MAIL CODE: 4002
4795 REGENT BLVD
IRVING, TX 75063

County: SKAGIT

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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. 202411040023**

Additional reference #'s on page 2 of document

Grantor(s)/Borrower(s): **ROY P. SILL**

Additional Grantors on page 2 of document

Lender/Grantee(s): **LAKEVIEW LOAN SERVICING, LLC BY SERVICEMAC, LLC, ITS APPOINTED ATTORNEY IN FACT**

Additional names on page 2 of document

Trustee(s): **FIDELITY NATIONAL TITLE INSURANCE COMPANY**

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

LOT 42 PRESENTIN CREEK WILDERNESS DIV. #2 AS PER PLAT RECORDED IN VOLUME 9 OF PLATS PAGES 38 AND 39 RECORDS OF SKAGIT CO, WA Complete legal description on page 8

Assessor's Property Tax Parcel/Account Number
P68155

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.

This Document Prepared By:
SAMANTHA STUMBAUGH
SERVICEMAC
9726 OLD BAILES RD, UNIT 200
FORT MILL, SC 29707
866-978-2622
NMLS# 391521

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Original Principal Amount: \$405,000.00

Unpaid Principal Amount: \$400,124.10

New Principal Amount: \$414,128.34

New Money (Cap): \$14,004.24

FHA/VA/RHS Case No.:46 46 6 1113860

MERS Min: 101632600000127919

MERS Phone #: (888) 679-6377

LOAN MODIFICATION AGREEMENT (DEED OF TRUST)

This Loan Modification Agreement ("Agreement"), made this 18TH day of FEBRUARY, 2026, between **ROY P. SILL** ("Borrower"), whose address is **9054 WEST PRESENTIN DRIVE, CONCRETE, WA 98237** and **LAKEVIEW LOAN SERVICING, LLC** ("Lender"), whose address is **4425 PONCE DE LEON BLVD. 5TH FLOOR, CORAL GABLES, FL 33146**, 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 **OCTOBER 1, 2024** and recorded on **NOVEMBER 4, 2024** in **INSTRUMENT NO. 202411040023**, 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,

9054 WEST PRESENTIN DRIVE, CONCRETE, WASHINGTON 98237
 (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):

HUD Modification Agreement 02012026_45

Page 1

LV G3G  6014048250

1. As of, **FEBRUARY 1, 2026** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$414,128.34**, 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. **\$14,004.24**.
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 **6.6250%**, from **FEBRUARY 1, 2026**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$2,461.51**, beginning on the **1ST** day of **MARCH, 2026**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **FEBRUARY 1, 2066** (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.
8. Borrower further understands and agrees that:

- (a) "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. MERS is appointed as the Nominee for Lender to exercise the rights, duties and obligations of Lender as Lender may from time to time direct, including but not limited to appointing a successor trustee, assigning, or releasing, in whole or in part the Security Instrument, foreclosing or directing Trustee to institute foreclosure of the Security Instrument, or taking such other actions as Lender may deem necessary or appropriate under the Security Instrument. The term "MERS" includes any successors and assigns of MERS. This appointment will inure to and bind MERS, its successors and assigns, as well as Lender, until MERS' Nominee interest is terminated.
- (b) "Nominee" means one designated to act for another as its representative for a limited purpose.
- (c) Lender, as the beneficiary under the Security Instrument, designates MERS as the Nominee for Lender. Any notice required by Applicable Law or this Security Instrument to be served on Lender must be served on MERS as the designated Nominee for Lender. Borrower understands and agrees that MERS, as the designated Nominee for Lender, has the right to exercise any or all interests granted by Borrower to Lender, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, assigning and releasing the Security Instrument, and substituting a successor trustee.
- (d) Notices. Borrower acknowledges that any notice Borrower provides to Lender must also be provided to MERS as Nominee for Lender until MERS' Nominee interest is terminated. Any notice provided by Borrower in connection with the Security Instrument will not be deemed to have been given to MERS until actually received by MERS.
- (e) Substitute Trustee. In accordance with Applicable Law, Lender or MERS may from time to time appoint a successor trustee to any Trustee appointed under the Security Instrument who has ceased to act. Without conveyance of the Property, the successor trustee will succeed to all the title, power and duties conferred upon Trustee in the Security Instrument and by Applicable Law.
9. Lender acknowledges that until it directs MERS to assign MERS's Nominee interest in the Security Instrument, MERS remains the Nominee for Lender, with the authority to exercise the rights of Lender.

In Witness Whereof, I have executed this Agreement.

ROY P SILL 02/18/2026
Borrower: **ROY P. SILL** **Date**

_____[Space Below This Line for Acknowledgments]_____

BORROWER ACKNOWLEDGMENT

State of ~~WASHINGTON~~ ^{Texas} ~~TM~~
County of Brazoria

I certify that I know or have satisfactory evidence that **ROY P. SILL**, 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.

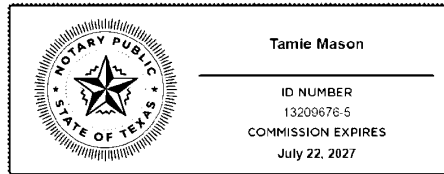
This notarial act involved the use of communication technology

Dated: 02/18/2026

Tamie Mason
Signature of Notary Public

Notary Public Printed Name: Tamie Mason

My commission expires: 07/22/2027



Electronically signed and notarized online using the Proof platform.

Mortgage Electronic Registration Systems, Inc., ("MERS"), is a separate corporation that is acting solely as designated nominee for lender and lender's, beneficiary of the security instrument, its successors and assigns

Swetha Raghunath
By Swetha Raghunath (print name) 02/25/2026
Vice President (title) Date

[Space Below This Line for Acknowledgments]

State of TEXAS

County of DALLAS

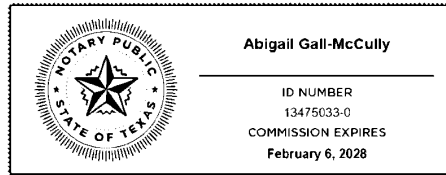
This instrument was acknowledged before me on 02/25/2026 by
Swetha Raghunath, the Vice President of Mortgage
Electronic Registration Systems, Inc., a Delaware corporation, on behalf of the corporation.

This notarial act was an online notarization using communication technology

Abigail Gall-McCully
Notary Public

Printed Name: Abigail Gall-McCully

My commission expires: 02/06/2028



Electronically signed and notarized online using the Proof platform.

In Witness Whereof, the Lender has executed this Agreement.

LAKEVIEW LOAN SERVICING, LLC BY SERVICEMAC, LLC, ITS APPOINTED ATTORNEY IN FACT

Melissa A Taylor
By Melissa A Taylor (print name) 02/25/2026 Date
Vice President (title)

[Space Below This Line for Acknowledgments]

LENDER ACKNOWLEDGMENT

State of TEXAS

County of DALLAS

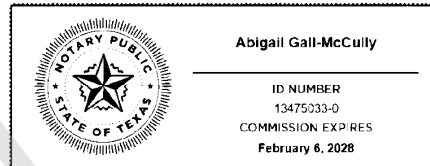
This instrument was acknowledged before me on 02/25/2026 by
Melissa A Taylor, the Vice President of **LAKEVIEW LOAN
SERVICING, LLC BY SERVICEMAC, LLC, ITS APPOINTED ATTORNEY IN FACT**, a company, on behalf
of the company.

This notarial act was an online notarization using communication technology.

Abigail Gall-McCully
Notary Public

Printed Name: Abigail Gall-McCully

My commission expires: 02/06/2028



Electronically signed and notarized online using the Proof platform.

EXHIBIT A

BORROWER(S): ROY P. SILL

LOAN NUMBER: 6014048250

LEGAL DESCRIPTION:

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

LOT 42, PRESENTIN CREEK WILDERNESS DIV. NO. 2, AS PER PLAT RECORDED IN VOLUME 9 OF PLATS, PAGES 38 AND 39, RECORDS OF SKAGIT COUNTY, WASHINGTON.

Tax/Parcel No. P68155

ALSO KNOWN AS: 9054 WEST PRESENTIN DRIVE, CONCRETE, WASHINGTON 98237

