202606220018
06/22/2026 08:40 AM Pages: 1 of 8 Fees: $310.50
Skagit County Auditor, WA

After recording please return to:
ServiceLink
Attn: Loan Modification Solutions
320 Commerce, Suite 100
Irvine, CA 92602

[Space Above This Line For Recording Data]

Loan No.: 6025330050
MIN: 100065700003489304

240151532 -KB

22951980
Investor Loan No: 4031305604

LOAN MODIFICATION AGREEMENT
(Providing for Fixed Interest Rate)

Assessor's Property Tax Parcel or Account Number: P64205
Abbreviated Legal Description: **LT 135, "CEDARGROVE ON THE SKAGIT"**
Full legal description located on page: **SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:**

This Loan Modification Agreement ("Agreement"), made this **2nd** day of **June, 2026**, between **REBECCA LENORE BROWN, AN UNMARRIED PERSON** ("Borrower"), whose address is **46018 BAKER DR, CONCRETE, WA 98237**, **KeyBank National Association** ("Lender"), whose address is **127 Public Square, Cleveland, OH 44114**, and **Mortgage Electronic Registration Systems, Inc. ("MERS")**, as Nominee for Lender, whose address is **11819 Miami Street, Suite 100, Omaha, NE 68164**, amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated **November 6, 2023**, in the amount of **$318,250.00** and recorded on **November 7, 2023** in Book, Volume, or Liber No. **N/A**, at Page **N/A** (or as Instrument No. **202311070031**) , 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 "Property" as defined in the Security Instrument, and located at:

46018 BAKER DR, CONCRETE, WA 98237
[Property Address]

the real property described being set forth as follows:
SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:

MERS Phone: 1-888-679-6377

6025330050

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 **June 1, 2026**, the amount payable under the Note and the Security Instrument (the "New Principal Balance") is U.S. **$329,100.05** consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized ("Arrearages").

2. **$26,058.01** 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 **$303,042.04**. Interest will be charged on the Interest Bearing Principal Balance at the yearly rate of **6.125%**, from **June 1, 2026**. Borrower promises to make monthly payments of principal and interest of U.S. **$1,693.86**, beginning on the **1st** day of **July, 2026**, 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 **6.125%** 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, 2066**.

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 ☐.

7. 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.

8. 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.

9. By this paragraph, 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, and Borrower has been advised of the amount needed to fully fund the Escrow Items.

Borrower - REBECCA LENORE BROWN   Date: 6-12-26

ACKNOWLEDGMENT

State of Washington §
§
County of Skagit §

On this day personally appeared before me **REBECCA LENORE BROWN** 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 on 06/12/2026 (MM/DD/YYYY).

Signature

Jennifer Brazil
Printed Name

JENNIFER BRAZIL
Notary Public
State of Washington
Commission # 187468
My Comm. Expires Jul 25, 2028

Notary Public
Title of Officer

Mount Vernon, WA
Place of Residence of Notary Public

(Seal or Stamp)   My Appointment Expires: 7-25-28

ACCEPTED AND AGREED TO BY THE OWNER AND HOLDER OF SAID NOTE
KeyBank National Association

By: ______________________ -Lender   6/17/26
Date of Lender's Signature

Carolyn Strozyk
Assistant Vice President

ACKNOWLEDGMENT

State of New York §
§
County of ERIE §

On this 17th day of June in the year 2026, before me, the undersigned, a Notary Public in and for said State, personally appeared Carolyn Strozyk the Assistant Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the individual(s) whose name is(are) subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity(ies) and that by his/her signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

Amherst in New York / ERIE
(insert the city or other political subdivision) (and insert the State and County or other place the acknowledgment was taken)

AMY LUCAS
Notary Public, State of New York
Qualified in Erie County
Reg. No. 01LU0039860
My Commission Expires July 29, 2029

(Seal)

____
Signature of Individual Taking Acknowledgment

Amy Lucas
Printed Name

Notary Public
Office of Individual Taking Acknowledgment

My Commission Expires: 7/29/29

60253300 50

MERS

Joe Sallee 6/17/26

Mortgage Electronic Registration Systems, Inc., as nominee for KeyBank National Association, its successors and assigns

Joe Sallee
Assistant Secretary

ACKNOWLEDGMENT

State of New York §
§
County of ERIE §

On the 17th day of June in the year 2026, before me, the undersigned, a Notary Public in and for said State, personally appeared Joe Sallee the Assistant Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the individual(s) whose name is(are) subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity(ies) and that by his/her signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

Amherst in New York ERIE
(insert the city or other political subdivision) (and insert the State and County or other place the acknowledgment was taken)

AMY LUCAS
Notary Public, State of New York
Qualified in Erie County
Reg. No. 01LU0039860
My Commission Expires July 29, 2029

Amy Lucas
Signature of Person Taking Acknowledgment

Amy Lucas
Printed Name

Notary Public
Office of Individual Taking Acknowledgment

My Commission Expires: 7/29/29

(Seal)

MERS Phone: 1-888-679-6377

6025330050

EXHIBIT A

BORROWER(S): REBECCA LENORE BROWN, AN UNMARRIED PERSON

LOAN NUMBER: 6025330050

LEGAL DESCRIPTION:

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

FOR APN/PARCEL ID(S): P64205 / 3877-000-135-0002 LOT 135, "CEDARGROVE ON THE SKAGIT", ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 9 OF PLATS, PAGES 48 THROUGH 51, INCLUSIVE, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

Assessor's Property Tax Parcel or Account Number: P64205

ALSO KNOWN AS: 46018 BAKER DR, CONCRETE, WA 98237

MERS Phone: 1-888-679-6377

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