

**RETURN ADDRESS**

**Record and Return To:**

Mortgage Services  
1 Mortgage Way, PO Box 5449  
Mt. Laurel, NJ 08054  
Attn: Florence Gedling



200909150026  
Skagit County Auditor

9/15/2009 Page 1 of 6 10:09AM

Please print neatly or type information

**DOCUMENT TITLE**

LOAN MODIFICATION AGREEMENT

**REFERENCE NUMBERS (S) OF RELATED DOCUMENTS**

MTG RECORDED 12/12/2006, INSTR# 200612120182

Additional Reference #'s on page \_\_\_\_\_

**GRANTOR (S)** (Last, First and Middle Initial)

HEINER, SCOTT A.  
HEINER, MICHELLE M.

Additional grantor on page \_\_\_\_\_

**GRANTEE (S)** (Last, First and Middle Initial)

"MERS" AS NOMINEE FOR  
RMR FINANCIAL d/b/a  
PRINCETON CAPITAL

Additional grantee on page \_\_\_\_\_

**LEGAL DESCRIPTION** (Abbreviated form: i.e. lot, block, plat or section, township, range, quarter/quarter)

LOT 36, SKAGIT HIGHLANDS DIV. 3

Additional legal on page \_\_\_\_\_

**ASSESSOR'S PROPERTY TAX PARCEL/ACCOUNT NUMBER**

4892-000-036-0000/P124569

Additional parcel #'s on page \_\_\_\_\_

The Auditor/Recorder will rely on the information provided on this form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.

**Mortgage Services Loan Number 0040376246**

**MERS Min No. 100115400061102002**

Prepared by: Mary Harris

Mary Harris

Prepared at:

Mortgage Services  
4001 Leadenhall Road  
Mt. Laurel, NJ 08054  
(877)766-8244

This document is dated: 5.22.09

County Recorder,  
Record and return to:  
Mortgage Services  
4001 Leadenhall Rd.  
Mt. Laurel, NJ 08054  
Attn: Document Control

ORIGINAL

## **LOAN MODIFICATION AGREEMENT**

**Three Original Loan Modification Agreements must be executed by the Borrower  
One Original is to be filed with the note and one Original is to be recorded in the Land  
Records where the Security Instrument is recorded**

This Loan Modification Agreement ("Agreement"), between **SCOTT A. HEINER and MICHELLE M. HEINER** ("Borrower(s)") and **RMR Financial d/b/a Princeton Capital** (Lender), "MERS" is a Mortgage Electronic Registration System, Inc. MERS is a separate corporation that is acting solely as a nominee for the Lender and Lender's successors and assigns. MERS is beneficiary under this Security Instrument. 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, amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"), dated **12/06/2006** securing the original principal sum of **\$202,100.00** and recorded on **12/12/2006**, with the File/Instrument No. **200612120182** of the County of **SKAGIT** 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 as the "Property", located at **4675 GLACIER ST, MOUNT VERNON, WA 98273** the real property described being set forth as follows:

**LEGAL DESCRIPTION: See Attached**

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):



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- UNOFFICIAL
1. As of the **First day of June 2009**, the amount payable under the Note and the Security Instrument ( the "Unpaid "Principal Balance") is U.S. **\$228,161.09** consisting of the amount(s) loaned to the Borrower by the Lender and any interest capitalized to date.
  2. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of **6.125%**, beginning on the **First day of June 2009**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$1,386.33** beginning on the **First day of July 2009** and continuing thereafter on same day of each succeeding month until principal and interest are paid in full. If on **06/01/2039** (the " Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, the Borrower will pay these amounts in full on the Maturity Date.

The Borrower will make such payments at 4001 Leadenhall Road Mt. Laurel, NJ 08054 or at such other place as the Lender may require.

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, at its option, 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 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



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UNOFFICIAL INSTRUMENT

(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. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note or Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

[Signature] (Seal)  
-Witness  
Kate Etcheek

[Signature] (Seal)  
-Borrower  
**SCOTT A. HEINER**  
(Must Sign In Black Ink Only)

\_\_\_\_ (Seal)  
-Witness

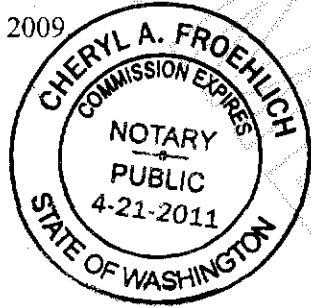
[Signature] (Seal)  
-Borrower  
**MICHELLE M. HEINER**  
(Must Sign In Black Ink Only)

STATE OF: WA  
COUNTY OF: Skagit

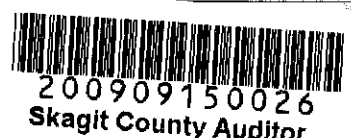
Be it remembered, that on this 22 day of May 2009 before me, the subscriber a NOTARY PUBLIC, personally appeared **SCOTT A. HEINER** and **MICHELLE M. HEINER** who I am satisfied is/are the person(s) who signed the within instrument, and I acknowledge that he/she/they signed, sealed and delivered the same as his/her/their voluntary act and deed. All of which is hereby certified.

Sworn and Subscribed before me on this 22 day of May 2009

[Signature] (Seal)  
(Must Sign In Black Ink Only) Notary Public



DO NOT PLACE NOTARIAL STAMP OR SEAL BEYOND THIS LINE



**Loan Modification Agreement-Single Family--Fannie Mae/Freddie Mac Uniform Instrument**

[ Space Below This Line For Acknowledgments ]

MERS, acting solely as a nominee for:

RMR Financial d/b/a Princeton Capital

By: *Marc J. Hinkle*

Marc J. Hinkle, Vice President

**STATE OF:** NJ

**COUNTY OF:** Burlington

On this 6<sup>th</sup> day of August 2009 before me, Diana L. Erlston Notary Public, Marc J. Hinkle Vice President of CORPORATION, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to be within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

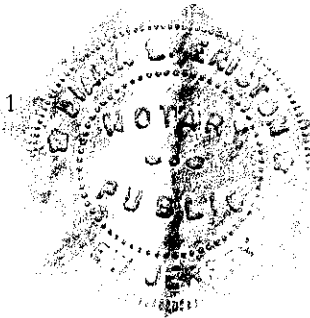
Signature *Diana L. Erlston*

( *Must Sign In Black Ink Only* )

DIANA L. ERLSTON

NOTARY PUBLIC OF NEW JERSEY

MY COMMISSION EXPIRES: 07/31/2011



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**EXHIBIT "A"**

**LEGAL DESCRIPTION**

LOT 36, "PLAT OF SKAGIT HIGHLANDS DIVISION 3," AS PER PLAT RECORDED UNDER  
AUDITOR'S FILE NO. 200605150163, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATE IN THE CITY OF MOUNT VERNON, COUNTY OF SKAGIT, STATE OF WASHINGTON.

*XSA*  
*XMA*



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