



201210150135
Skagit County Auditor

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WHEN RECORDED, RETURN TO:
FIRST AMERICAN MORTGAGE SERVICES
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
NATIONAL RECORDING

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)

1. Loan Modification Agreement 2. _____
 3. _____ 4. _____

Reference Number(s) of Documents assigned or released:

Additional reference #'s on page _____ of document 20101020130

Grantor(s) (Last name, first name, initials)

1. Maria C Trejo
 2. Edgar Trejo

Additional names on page _____ of document.

Grantee(s) (Last name first, then first name and initials)

1. U.S Bank NA
 2. _____

Additional names on page _____ of document.

TREJO
 45622575 WA
 FIRST AMERICAN ELS
 MODIFICATION AGREEMENT

Legal description (abbreviated: i.e. lot, block, plat or section, township, range)

Lot 24 A Replat of Lots 24 and 25 View Crest Addition
AFN 200010160009

Additional legal is on page 3 of document.

Assessor's Property Tax Parcel/Account Number assigned 47630000240000

Assessor Tax # not yet

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

I am requesting an emergency nonstandard recording for an additional fee as provided in RCW 36.18.010. I understand that the recording processing requirements may cover up or otherwise obscure some part of the text of the original document.

Signature of Requesting Party

This Document Prepared By:
NICOLE AYER
U.S. BANK N.A.
4801 FREDERICA ST
OWENSBORO, KY 42301

~~When recorded mail to: #6897118~~

First American Title 
Loss Mitigation Title Services 12106.1
P.O. Box 27670
Santa Ana, CA 92799
RE: TREJO - PROPERTY REPORT

Tax/Parcel No. 47630000240000

[Space Above This Line for Recording Data]

Original Principal Amount: \$209,067.00

Freddie Mac Loan No.:614692415

Unpaid Principal Amount: \$206,551.72

Loan No: 7884941078

New Principal Amount \$219,485.83

New Money (Cap): \$12,934.11

LOAN MODIFICATION AGREEMENT (To a Fixed Interest Rate)

IF THE LOAN MODIFICATION AGREEMENT MUST BE RECORDED, TWO 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 (the "Agreement"), made and effective this **18TH** day of **JULY, 2012**, between **U.S. BANK N.A.** ("Lender"), whose address is **4801 FREDERICA ST, OWENSBORO, KY 42301**, and **MARIA C TREJO AND EDGAR TREJO, WIFE AND HUSBAND** ("Borrower"), whose address is **1620 HIGHLAND AVE, MOUNT VERNON, WA 98273**, modifies and amends certain terms of Borrower's indebtedness evidenced by (1) the Note (the "Note") to Lender dated **SEPTEMBER 9, 2010**, in the original principal sum of U.S. **\$209,067.00** and secured by (2) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") and Rider(s), if any, dated the same date as the Note and recorded on **OCTOBER 12, 2010** in **INSTRUMENT NO. 201010120130**, of the **OFFICIAL** Records of **SKAGIT COUNTY, WASHINGTON**.

MULTISTATE LOAN MODIFICATION AGREEMENT (To a Fixed Interest rate) - Single Family - Freddie Mac UNIFORM INSTRUMENT Form 5161
03202012_57
First American Mortgage Services

WD12106.1 7884941078

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The Security Instrument covers the real and personal property described in the Security Instrument and defined as the "Property", located at:

1620 HIGHLAND AVE, MOUNT VERNON, WASHINGTON 98273
[Property Address]

the real property described being set forth as follows:

LOT 24A, "REPLAT OF LOTS 24 AND 25, VIEW CREST ADDITION", ACCORDING TO THE PLAT THEREOF RECORDED UNDER AUDITOR'S FILE NO. 200010160009, RECORDS OF SKAGIT COUNTY, WASHINGTON.

In consideration of the mutual promises and agreements exchanged, Lender and Borrower agree as follows (notwithstanding anything to the contrary contained in the Note and Security Instrument):

1. Current Balance. As of **AUGUST 1, 2012**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. **\$219,485.83**.
2. Interest Rate. 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 **5.0000%**, beginning **AUGUST 1, 2012**, both before and after any default described in the Note. The yearly rate of **5.0000%** will remain in effect until principal and interest is paid in full.
3. Monthly Payments and Maturity Date. Borrower promises to make monthly payments of principal and interest of U.S. **\$1,058.35**, beginning on the **1ST** day of **SEPTEMBER, 2012**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **AUGUST 1, 2052**, (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification Agreement, the Borrower will pay these amounts in full on the Maturity Date.
4. Place of Payment. Borrower must make the monthly payments at **4801 FREDERICA ST, OWENSBORO, KY 42301** or such other place as Lender may require.
5. Partial Payments. Borrower may make a full prepayment or partial prepayments without paying any prepayment charge. Lender will use the prepayments to reduce the amount of principal that Borrower owes under the Note. However, Lender may apply the Prepayment to the accrued and unpaid interest on the prepayment amount before applying the prepayment to reduce the principal amount of the Note. If Borrower makes a partial prepayment, there will be no changes in the due dates or the amount of the monthly payments unless Lender agrees in writing to those changes.
6. Property Transfer. 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 given in accordance with Section 15 of the Security Instrument, 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 this Security Instrument without further notice or demand on Borrower.

7. Compliance with Covenants. 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.



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 where 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.

In Witness Whereof, the Lender have executed this Agreement.

U.S. BANK N.A.

[Handwritten Signature]

8/10/12

By Shanen Owen (print name)
Mortgage Document Officer (title)

Date

[Space Below This Line for Acknowledgments]

LENDER ACKNOWLEDGMENT

The State of Kentucky)
Daviess County)

I, Terri Moore, a Notary Public in and for said County in said State, hereby certify that Shanen Owen whose name as Mortgage Document Officer of the U.S. Bank National Association

a corporation, is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand this the 10 day of August, 2012

[Handwritten Signature]

(Style of Officer)



201210150135
Skagit County Auditor

In Witness Whereof, I have executed this Agreement.

Glenn [Signature] (Seal)
Borrower
MARIA C TREJO
7-20-12
Date

Edgar [Signature] (Seal)
Borrower
EDGAR TREJO
7/20/12
Date

____ (Seal)
Borrower

Date

____ (Seal)
Borrower

Date

____ (Seal)
Borrower

Date

____ (Seal)
Borrower

Date

____ [Space Below This Line for Acknowledgments] _____

BORROWER ACKNOWLEDGMENT

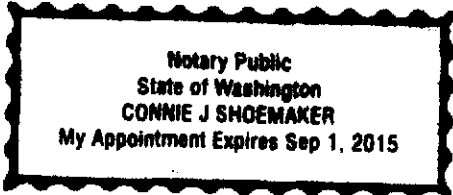
State of **WASHINGTON**
County of Skagit

I certify that I know or have satisfactory evidence that **MARIA C TREJO, EDGAR TREJO** is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the users and purposes mentioned in the instrument.

Dated 7-20-12

Connie J Shoemaker
(Signature)

(Seal or Stamp)



Banker / Notary
(Title)

My appointment expires: Sep 01, 2015

