



201406200136

Skagit County Auditor

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350 HIGHLAND DRIVE
LEWISVILLE, TX 75067
Tatiana Vakidis



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Document Title: LOAN MODIFICATION AGREEMENT

Reference numbers of related documents: 20101240102
on page _____ of document

FILE 1st

Grantor(s):

1. GERALD SENN

2.

3.

etc. additional names on page _____ of document

Grantee(s):

1. NATIONSTAR MORTGAGE LLC

2.

3.

etc. additional names on page _____ of document

Legal Description:

1. THE FOLLOWING DESCRIBED LAND REFERRED TO IN THIS REPORT/POLICY IS SITUATED IN THE STATE OF WASHINGTON, COUNTY OF SKAGIT. LOT 1 OF SKAGIT COUNTY SHORT PLAT NO. 93-076, AS APPROVED DECEMBER 8, 1993, AND RECORDED DECEMBER 15, 1993, IN VOLUME 11 OF SHORT PLATS, PAGE 31, UNDER AUDITORS FILE NO. 9312150013, AND AMENDED BY CORRECTION OF SURVEY, RECORDED MAY 13, 1994, UNDER AUDITORS FILE NO. 9405130009, RECORDS OF SKAGIT COUNTY, WASHINGTON, BEING A PORTION OF THE SOUTH 1/2 OF GOVERNMENT LOT 4, OF SECTION 1, TOWNSHIP 35 NORTH, RANGE 4 EAST, W.M.

Assessor's Property Tax Parcel Account Number(s): P106466 35040120130504



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2322 01/14



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This Document Prepared By:
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350 HIGHLAND DRIVE
LEWISVILLE, TX 75067
Tatiana Vakidis

Parcel ID Number: P106466
35040120130504
Prior instrument reference:
Book/Liber N/A, Instrument No:
201011240102, of the Official
Records of SKAGIT County, WA.

[Space Above This Line For Recording Data]
Original Recording Date: **November 24, 2010** Loan No: **600506232**
Original Loan Amount: **\$242,225.00** FHA Case Number: **566-0072063-703**
New Money: **\$0.00** MIN Number: **100336300000302783**

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 22nd day of April, 2014, between **GERALD SENN** whose address is **22421 GRIP RD, SEDRO WOOLLEY, WA 98284** ("Borrower") and **NATIONSTAR MORTGAGE LLC** which is organized and existing under the laws of **The United States of America**, and whose address is **350 HIGHLAND DRIVE, LEWISVILLE, TX 75067** ("Lender"), and Mortgage Electronic Registration Systems, Inc. ("MERS"), and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS, ("Beneficiary"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated **November 16, 2010** and recorded in **Book/Liber N/A**, Instrument No: **201011240102**, of the **Official Records (Name of Records) of SKAGIT County, WA (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

22421 GRIP RD, SEDRO WOOLLEY, WA 98284,
(Property Address)

the real property described being set forth as follows:



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HUD MODIFICATION AGREEMENT
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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):

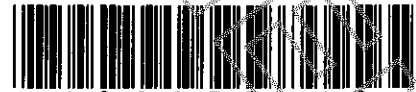
1. As of **May 1, 2014**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$175,060.89**, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized, which is limited to escrows and any legal fees and related foreclosure costs that may have been accrued for work completed.
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 **4.750%**, from **May 1, 2014**. Borrower promises to make monthly payments of principal and interest of U.S. **\$913.20**, beginning on the **1st day of June, 2014**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **May 1, 2044** (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



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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.



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UNNOTARIZED DOCUMENT

Gerald Senn
GERALD SENN -Borrower

(Seal)

[Space Below This Line For Acknowledgments]

State of Washington

County of Skagit

I certify that I know or have satisfactory evidence that _____

Gerald Senn

(name of person) 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 uses and purposes mentioned in the instrument.

Dated: April 24, 2014

Kristi L Curtin
Signature of Notary

Notary Public
Title

Notary Public
State of Washington
KRISTI L CURTIN
My Appointment Expires Jul 13, 2015

My Commission expires: 07/13/2015



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NATIONSTAR MORTGAGE LLC

By: *[Signature]* (Seal) - Lender
Name: Osaretin C. Aimuyo
Title: Assistant Secretary

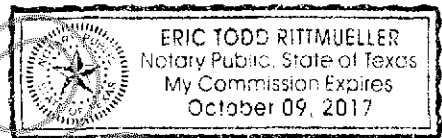
Date of Lender's Signature: 5/8/14
[Space Below This Line For Acknowledgments]

State of Texas
County of Dallas

I certify that I know or have satisfactory evidence that
Osaretin C. Aimuyo the Assistant Secretary of
Nationstar Mortgage LLC

(name of person) 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 uses and purposes mentioned in the instrument.

Dated: 10-9-17
[Signature]
Signature of Notary
Notary Public
Title



My Commission expires: 10-9-17



UNRECORDED DOCUMENT

[Signature]

Osaretin C. Aimuyo

5/8/14

Mortgage Electronic Registration Systems, Inc - Nominee for Lender

Title: Assistant Secretary

[Space Below This Line For Acknowledgments]

State of Texas

County of Dallas

I certify that I know or have satisfactory evidence that

Osaretin C. Aimuyo

the

Assistant Secretary

of

Mortgage Electronic Registration System, Inc.

(name of person) 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 uses and purposes mentioned in the instrument.

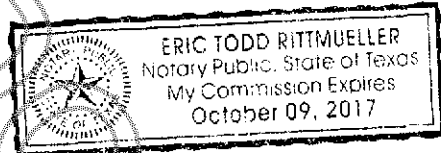
Dated: 10-5-8-14

[Signature]
Signature of Notary

Notary Public

Title

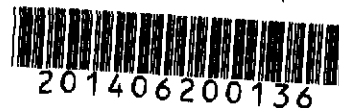
My Commission expires: 10-9-17



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Exhibit "A"

Loan Number: **600506232**

Property Address: **22421 GRIP RD, SEDRO WOOLLEY, WA 98284**

Legal Description:

THE FOLLOWING DESCRIBED LAND REFERRED TO IN THIS REPORT/POLICY IS SITUATED IN THE STATE OF WASHINGTON, COUNTY OF SKAGIT: LOT 1 OF SKAGIT COUNTY SHORT PLAT NO. 93-076, AS APPROVED DECEMBER 8, 1993, AND RECORDED DECEMBER 15, 1993, IN VOLUME 11 OF SHORT PLATS, PAGE 31, UNDER AUDITORS FILE NO. 9312150013, AND AMENDED BY CORRECTION OF SURVEY, RECORDED MAY 13, 1994, UNDER AUDITORS FILE NO. 9405130009, RECORDS OF SKAGIT COUNTY, WASHINGTON, BEING A PORTION OF THE SOUTH 1/2 OF GOVERNMENT LOT 4, OF SECTION 1, TOWNSHIP 35 NORTH, RANGE 4 EAST, W.M.



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Exhibit A Legal Description Attachment 11/12



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