

WHEN RECORDED, RETURN TO:  
FIRST AMERICAN TITLE INSURANCE CO.  
1700 SUPERIOR AVENUE, SUITE 200  
CLEVELAND, OHIO 44114  
NATIONAL RECORDING



201501140044

Skagit County Auditor \$78.00  
1/14/2015 Page 1 of 7 11:07AM

County: SKAGIT

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LOAN MODIFICATION AGREEMENT (DEED OF TRUST)  
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)

Reference Numbers(s) of related documents: 200804150164 & 200804160046 (re-record)  
Additional reference #'s on page \_\_\_ of document

Grantor(s)/Borrower(s): CHRISTOPHER M VIN ZANT

Additional Grantors on page \_\_\_ of document

Lender/Grantee(s): PNC MORTGAGE, A DIVISION OF PNC BANK, NA AS SUCCESSOR BY MERGER TO FKA NATIONAL CITY MORTGAGE CO.

Additional names on page \_\_\_ of document

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

LOT 8, SAUK MOUNTAIN VIEW ESTATES NORTH

Complete legal description on page \_\_\_

Assessor's Property Tax Parcel/Account Number  
48290000080000

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:  
**LINDA SUE BEHYMER**  
**PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL**  
**ASSOCIATION**  
**MIAMISBURG, OH 45342**  
**(888) 224-4702**

When recorded mail to: #:9019289  
First American Title  
Loss Mitigation Title Services 1454.1  
P.O. Box 27670  
Santa Ana, CA 92799  
RE: VIN ZANT - PROPERTY REPORT

Tax/Parcel No. 48290000080000

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Original Principal Amount: \$231,369.00  
Unpaid Principal Amount: \$265,671.21  
New Principal Amount \$287,335.56  
New Money (Cap): \$21,664.35

FHA\VA Case No.:464660640991 026  
Loan No: 0006017632

## LOAN MODIFICATION AGREEMENT (DEED OF TRUST)

This Loan Modification Agreement ("Agreement"), made this 13<sup>TH</sup> day of NOVEMBER, 2014, between CHRISTOPHER M VIN ZANT A MARRIED MAN, AS HIS SOLE AND SEPARATE PROPERTY ("Borrower"), whose address is 1325 CASCADIA DRIVE, SEDRO WOOLLEY, WASHINGTON 98284 and PNC MORTGAGE, A DIVISION OF PNC BANK, NA AS SUCCESSOR BY MERGER TO FKA NATIONAL CITY MORTGAGE CO. ("Lender"), whose address is 3232 NEWMARK DR, MIAMISBURG, OH 45342 amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated APRIL 10, 2008 and recorded on APRIL 15, 2008 in INSTRUMENT NO. 200804150164 AND RE-RECORDED ON APRIL 16, 2008 IN INSTRUMENT NO. 200804160046, SKAGIT COUNTY, WASHINGTON, and (2) the Note, in the original principal amount of U.S. \$231,369.00, bearing the same date as, and secured by, the Security Instrument, which covers

HUD Modification Agreement 02112014\_45  
First American Mortgage Services



0006017632

the real and personal property described in the Security Instrument and defined therein as the "Property," located at **1525 CASCADIA DRIVE, SEDRO WOOLLEY, WASHINGTON 98284**

the real property described is located in **SKAGIT COUNTY, WASHINGTON** and being set forth as follows:

**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, **DECEMBER 1, 2014** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$287,335.56**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest in the amount of U.S. **\$21,664.35** 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 **4.6250%**, from **DECEMBER 1, 2014**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$1,477.31**, beginning on the **1ST** day of **JANUARY, 2015**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **DECEMBER 1, 2044** (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.**



- UNOFFICIAL DOCUMENT
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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First American Mortgage Services



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In Witness Whereof, the Lender have executed this Agreement.

**PNC MORTGAGE, A DIVISION OF PNC BANK, NA AS SUCCESSOR BY MERGER TO FKA NATIONAL CITY MORTGAGE CO.**

By Eileen Burrall (print name) 12-18-14 Date  
Mortgage Officer (title)

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**LENDER ACKNOWLEDGMENT**

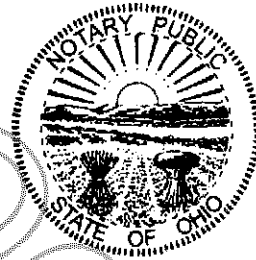
State of Ohio

County of Montgomery

The foregoing instrument was acknowledged before me this 12-18-14  
(date) by **EILEEN BURRALL**, the **MORTGAGE OFFICER** of **PNC MORTGAGE, A DIVISION OF PNC BANK, NA AS SUCCESSOR BY MERGER TO FKA NATIONAL CITY MORTGAGE CO.**, a  
\_\_\_\_\_, corporation, on behalf of the corporation

Keith J. Bennett  
Notary Public

**KEITH J. BENNETT**  
NOTARY PUBLIC • STATE OF OHIO  
Recorded in Montgomery County  
My commission expires Sept. 30, 2015



**PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION**  
3232 NEWMARK DR  
MIAMISBURG, OH 45342



In Witness Whereof, I have executed this Agreement.

[Signature] (Seal)

Borrower  
**CHRISTOPHER M VIN ZANT**

Date  
28 Nov 2014

\_\_\_\_\_  
(Seal)

Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
(Seal)

Borrower

\_\_\_\_\_  
Date

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\_\_\_\_\_  
(Seal)

Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
(Seal)

Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
(Seal)

Borrower

\_\_\_\_\_  
Date

**BORROWER ACKNOWLEDGMENT**

State of **WASHINGTON**  
County of Skagit

On this day personally appeared before me CHRISTOPHER M VIN ZANT, to me known to be the individual(s) described in and who executed the within and foregoing instrument, and acknowledged that he/~~she~~<sup>they</sup> signed the same as his/~~her~~<sup>their</sup> free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and seal of office this 28<sup>th</sup> day of November, 20 14

Gratianna E. Martin  
Notary Public residing at Mt Vernon

Printed Name: Gratianna E. Martin

My commission expires: May 27<sup>th</sup> 2016

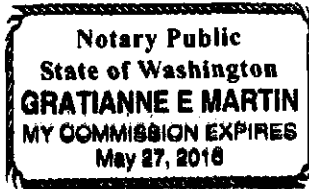


EXHIBIT A

**BORROWER(S): CHRISTOPHER M VIN ZANT A MARRIED MAN, AS HIS SOLE AND SEPARATE PROPERTY**



**LOAN NUMBER: 0006017632**

**LEGAL DESCRIPTION:**

THE PROPERTY DESCRIBED IS LOCATED IN THE CITY OF SEDRO WOOLLEY, COUNTY OF SKAGIT AND THE STATE OF WASHINGTON: LOT 8, SAUK MOUNTAIN VIEW ESTATES NORTH, A PLANNED RESIDENTIAL DEVELOPMENT PHASE 2, ACCORDING TO THE PLAT THEREOF RECORDED JANUARY 29, 2004 UNDER AUDITOR'S FILE NO 200401290095, RECORDS OF SKAGIT COUNTY, WASHINGTON. SUBJECT TO COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS, IF ANY, AFFECTING TITLE, WHICH MAY APPEAR IN THE PUBLIC RECORD. PARCEL ID #48290000080000

**TAX/PARCEL NO. 48290000080000**

**ALSO KNOWN AS: 1325 CASCADIA DRIVE, SEDRO WOOLLEY, WASHINGTON 98284**

 VIN ZANT  
49585990 WA  
FIRST AMERICAN ELS  
MODIFICATION AGREEMENT  




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