



201804160124

Skagit County Auditor \$81.00
4/16/2018 Page 1 of 8 11:29AM

When recorded mail to:
PNC BANK, N.A.
P.O. BOX 8800
DAYTON, OH 45401

County: SKAGIT

[Space Above This Line for Recording Data]

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)

Loan Modification Agreement (Deed of Trust)

Reference Numbers(s) of related documents: INSTRUMENT NO. 200804150164 AND RE-RECORDED ON APRIL 16, 2008 IN INSTRUMENT NO. 200804150046 BOOK N/A, AT PAGE(S) N/A

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 BANK, NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO NATIONAL CITY MORTGAGE, A DIVISION OF NATIONAL CITY BANK

Additional names on page ___ of document

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

Complete legal description on page ___

Assessor's Property Tax Parcel/Account Number
P121343 (4829-000-008-0000)

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.

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This Document Prepared By:
FARAH LYNN JOHNSON
PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION
3232 NEWMARK DR
MIAMISBURG, OH 45342
(888) 224-4702

When Recorded Mail To:
PNC BANK, N.A.
P.O. BOX 8800
DAYTON, OH 45401

Tax/Parcel #: **P121343 (4829-000-008-0000)**

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Original Principal Amount: \$231,369.00

FHA/VA/RHS Case No.:464660640991

Unpaid Principal Amount: \$277,564.43

Loan No: **7632**

New Principal Amount: \$304,718.74

Capitalization Amount: \$27,154.31

LOAN MODIFICATION AGREEMENT (DEED OF TRUST)

This Loan Modification Agreement ("Agreement"), made this **8TH** day of **MARCH, 2018**, between **CHRISTOPHER M VIN ZANT A MARRIED MAN, AS HIS SOLE AND SEPARATE PROPERTY** ("Borrower"), whose address is **1325 CASCADIA DR, SEDRO WOOLLEY, WASHINGTON 98284** and **PNC BANK, NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO NATIONAL CITY MORTGAGE, A DIVISION OF NATIONAL CITY BANK**

("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** **BOOK N/A, AT PAGE(S) N/A, 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 the real and personal property described in the Security Instrument and defined therein as the "Property," located at **1325 CASCADIA DR, SEDRO WOOLLEY, WASHINGTON 98284**

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

The land referred to in this document is situated in the **STATE OF WASHINGTON, COUNTY OF SKAGIT, CITY OF SEDRO WOOLLEY**, and described as follows:

SEE ATTACHED LEGAL EXHIBIT A

Tax/Parcel No. P121343 (4829-000-008-0000)

SEE ATTACHED EXHIBIT "B" FOR MORTGAGE SCHEDULE

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, **APRIL 1, 2018** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$304,718.74**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized 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, in the amount of U.S. **\$27,154.31**.
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 **4.3750%**, from **APRIL 1, 2018**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$1,521.42**, beginning on the 1ST day of **MAY, 2018**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **APRIL 1, 2048** (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

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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.**
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.

In Witness Whereof, I have executed this Agreement.

Christopher M Vin Zant
Borrower: CHRISTOPHER M VIN ZANT

13 mar 2018

Date

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT

State of WASHINGTON

County of Skagit

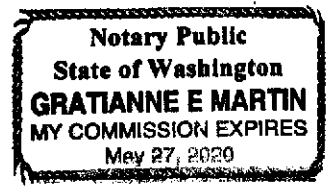
I certify that I know or have satisfactory evidence that CHRISTOPHER M VIN ZANT, is/are the person(s) who appeared before me, and said person(s) acknowledged that (he/~~she/they~~) signed this instrument and acknowledged it to be (his/~~her/their~~) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: March 13th 2018 (Seal or stamp)

Gratianna E Martin
Notary Public

Printed Name: Gratianna E Martin

My appointment expires: May 27th 2020



In Witness Whereof, the Lender has executed this Agreement.

PNC BANK, NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO NATIONAL CITY MORTGAGE, A DIVISION OF NATIONAL CITY BANK

By Eileen Burrall (print name) 03-27-18 Date
Eileen Burrall (title)
Mortgage Officer

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LENDER ACKNOWLEDGMENT

State of Ohio

County of Montgomery

The foregoing instrument was acknowledged before me this 3-27-18
(date) by Eileen Burrall, the Mortgage Officer of PNC BANK,
**NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO NATIONAL CITY MORTGAGE, A
DIVISION OF NATIONAL CITY BANK**, a national association, on behalf of the national association

Elaine M Ruble
Notary Public

Printed Name: Elaine M Ruble
My commission expires: 1-2-2023



Elaine M Ruble, Notary Public
In and for the State of Ohio
My Commission Expires Jan. 2, 2023

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

**EXHIBIT B
MORTGAGE SCHEDULE**

Mortgage made by CHRISTOPHER M VIN ZANT A MARRIED MAN, AS HIS SOLE AND SEPARATE PROPERTY to NATIONAL CITY MORTGAGE, A DIVISION OF NATIONAL CITY BANK for \$231,369.00 and interest, 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 BOOK N/A, AT PAGE(S) N/A.

Loan Modification Agreement made by CHRISTOPHER M VIN ZANT A MARRIED MAN, AS HIS SOLE AND SEPERATE PROPERTY to PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION dated AUGUST 30, 2012 and recorded on OCTOBER 8, 2012 in INSTRUMENT NO. 201210080024 BOOK N/A PAGE N/A. Modified amount is now \$271,079.60. Mortgage tax paid: \$0.00..

Loan Modification Agreement made by CHRISTOPHER M VIN ZANT A MARRIED MAN, AS HIS SOLE AND SEPERATE PROPERTY to PNC BANK, NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO NATIONAL CITY MORTGAGE, A DIVISION OF NATIONAL CITY BANK

dated NOVEMBER 13, 2014 and recorded on JANUARY 14, 2015 in INSTRUMENT NO. 201501140044 BOOK N/A PAGE N/A. Modified amount is now \$287,335.56. Mortgage tax paid: \$0.00..

Exhibit A (Legal Description)

ALL THAT CERTAIN PARCEL OF LAND SITUATED IN THE COUNTY OF SKAGIT AND 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.

BEING THE SAME PROPERTY AS CONVEYED FROM SHEENA M. VINZANT TO CHRISTOPHER M. VINZANT, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY, AS DESCRIBED IN INSTRUMENT NO. 200804150165, DATED 04/10/2008, RECORDED 04/15/2008.

TAX ID #: P121343 (4829-000-008-0008)

FOR INFORMATIONAL PURPOSES ONLY, PROPERTY ALSO KNOWN AS: 1325 CASCADIA DR, SEDRO WOOLLEY, WA 98284.