

When recorded mail to:
PLANET HOME LENDING, LLC
321 RESEARCH PARKWAY, SUITE 303
MERIDEN, CT 06450

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. 201312300061**

Additional reference #'s on page 3 of document

Grantor(s)/Borrower(s): **MICHAEL EDGETT, PAMELA BAIR**

Additional Grantors on page 2 of document

Lender/Grantee(s): **PLANET HOME LENDING, LLC**

Additional names on page 2 of document

Trustee(s): **ADELITA A. SHUBERT ON BEHALF OF FLAGSTAR BANK, FSB.**

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

SECTION 31, TOWNSHIP 36 NORTH, RANGE 5, COUNTY OF SKAGIT

Complete legal description on page 8

Assessor's Property Tax Parcel/Account Number
P113135

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:
NIRAH OCASIO
PLANET HOME LENDING, LLC
321 RESEARCH PARKWAY, SUITE 303
MERIDEN, CT 06450
(855) 884-2250
NMLS# 17022

When Recorded Mail To:
PLANET HOME LENDING, LLC
321 RESEARCH PARKWAY, SUITE 303
MERIDEN, CT 06450

Tax/Parcel #: P113135

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Original Principal Amount: \$244,795.00
Unpaid Principal Amount: \$212,012.19
New Principal Amount: \$231,788.58
Capitalization Amount: \$19,776.39

FHA/VA/RHS Case
No.:906463908
MERS Min: 1006187 0000000081 7
MERS Phone #: (888) 679-6377

LOAN MODIFICATION AGREEMENT (DEED OF TRUST)

This Loan Modification Agreement ("Agreement"), made this **25TH** day of **JANUARY, 2022**, between **MICHAEL EDGETT, AN UNMARRIED MAN AND PAMELA BAIR, AN UNMARRIED WOMAN ("Borrower")**, whose address is **5359 TENNESON RD, SEDRO WOOLLEY, WASHINGTON 98284** and **PLANET HOME**



LENDING, LLC ("Lender"), whose address is **321 RESEARCH PARKWAY, SUITE 303, MERIDEN, CT 06450**, and Mortgage Electronic Registration Systems, Inc. ("MERS"), amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated **DECEMBER 27, 2013** and recorded on **DECEMBER 30, 2013** in **INSTRUMENT NO. 201312300061**, of the **OFFICIAL** Records of **SKAGIT COUNTY, WASHINGTON**, 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

5359 TENNESON RD, SEDRO WOOLLEY, WASHINGTON 98284
(Property Address)

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, **FEBRUARY 1, 2022** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$231,788.58**, 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. **\$19,776.39**.
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 **3.9900%**, from **FEBRUARY 1, 2022**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$1,165.72**, beginning on the **1ST** day of **MARCH, 2022**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **APRIL 1, 2049** (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.**
 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.

[Signature]
Borrower: MICHAEL EDGETT

02/02/2022
Date

[Signature]
Borrower: PAMELA BAIR

02/02/2022
Date

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT

State of WASHINGTON
County of Whatcom

I certify that I know or have satisfactory evidence that MICHAEL EDGETT, PAMELA BAIR, 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.

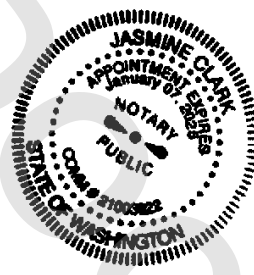
_____ This notarial act involved the use of communication technology

Dated: 02/02/2022

[Signature]
Signature of Notary Public

Notary Public Printed Name: Jasmine Clark

My commission expires: 01/07/2025



Mortgage Electronic Registration Systems, Inc., ("MERS"), is a separate corporation that is acting solely as designated nominee for lender and lender's, beneficiary of the security instrument, its successors and assigns

By *Thomas M O'Connell*
THOMAS M O'CONNELL
Assistant Secretary

2/3/2022
Date

_____[Space Below This Line for Acknowledgments]_____

Acknowledgment for Corporation

State of CONNECTICUT

County of NEW HAVEN

On this the 3 day of February, 2022, before me, a Notary Public, personally appeared **THOMAS M O'CONNELL** (Name of Officer) who acknowledged himself/herself to be the **Assistant Secretary** (Title of Officer) of Mortgage Electronic Registration Systems, Inc., a Delaware corporation, and that he/she, as such **Assistant Secretary** (Title of Officer), being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as **Assistant Secretary** (Title of Officer).

In witness whereof I hereunto set my hand.

Date: 2/3/2022
Carrie M Pappas
Notary Public

CARRIE M. PAPPAS
NOTARY PUBLIC
State of Connecticut
My Commission Expires
January 31, 2023


Printed Name: _____

My Commission Expires:



In Witness Whereof, the Lender has executed this Agreement.

PLANET HOME LENDING, LLC


 By MICHAEL MCARTHUR (print name) 2/3/22 Date
 NMLS#1626498
 Assistant Secretary (title)

_____[Space Below This Line for Acknowledgments]_____

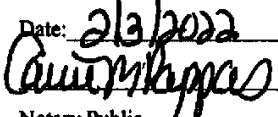
Acknowledgment for Corporation

State of CONNECTICUT

County of NEW HAVEN

On this the 3 day of February, 2022, before me, a Notary Public, personally appeared MICHAEL MCARTHUR NMLS#1626498 (Name of Officer) who acknowledged himself/herself to be the ASSISTANT SECRETARY (Title of Officer) of PLANET HOME LENDING, LLC (Name of Corporation), a corporation, and that he/she, as such ASSISTANT SECRETARY (Title of Officer), being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as ASSISTANT SECRETARY (Title of Officer).

In witness whereof I hereunto set my hand.

Date: 2/3/2022

 Notary Public

CARRIE M. PAPPAS
 NOTARY PUBLIC
 State of Connecticut
 My Commission Expires
 January 31, 2023

Printed Name: _____

My Commission Expires: _____



EXHIBIT A

BORROWER(S): MICHAEL EDGETT, AN UNMARRIED MAN AND PAMELA BAIR, AN UNMARRIED WOMAN

LOAN NUMBER: 0504022284

LEGAL DESCRIPTION:

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

TRACT 14 OF THAT CERTAIN SURVEY OF A PORTION OF SECTION 31, TOWNSHIP 36 NORTH, RANGE 5 EAST OF THE WILLAMETTE MERIDIAN, RECORDED MAY 6, 1974, IN VOLUME 1 OF SURVEYS, PAGE 52, UNDER AUDITOR'S FILE NO. 800321, RECORDS OF SKAGIT COUNTY, WASHINGTON.

Tax/Parcel No. P113135

ALSO KNOWN AS: 5359 TENNESON RD, SEDRO WOOLLEY, WASHINGTON 98284

