

When recorded mail to:
**CARRINGTON MORTGAGE SERVICES, LLC
C/O LOSS MITIGATION POST CLOSING DEPARTMENT
1600 SOUTH DOUGLASS ROAD, SUITES 110 & 200-A
ANAHEIM, CA 92806**

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)

EXTENSION MODIFICATION AGREEMENT

Reference Numbers(s) of related documents: **INSTRUMENT NO. 201104180170**

Additional reference #'s on page ____ of document

Grantor(s)/Borrower(s): **ANDREA K HOUX, ANDRES HERNANDEZ**

Additional Grantors on page ____ of document

Lender/Grantee(s): **CARRINGTON MORTGAGE SERVICES, LLC AS SERVICER AND AUTHORIZED AGENT OF JP MORGAN CHASE BANK, NATIONAL ASSOCIATION**

Additional names on page ____ of document

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

LOT 11, SPARR'S REPLAT IN TRACTS 13 & 15, BURLINGTON ACREAGE PROPERTY, PLAT VOL 8, PAGE 15, SKAGIT COUNTY, WA.

Complete legal description on page 9

Assessor's Property Tax Parcel/Account Number
P69727

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.



EXTENSION MODIFICATION AGREEMENT

This modification adds the amount of \$0.00 to the current principal balance of \$147,561.16, and represents capitalized interest, fees, expenses, and other amounts due under the terms of the original Mortgage/Deed of Trust/Trust Deed. The new unpaid principal balance of the loan, as modified, is \$147,561.16. The original principal balance of the loan on which mortgage/recording taxes were previously paid was \$185,492.00.

Borrower ("I")¹: ANDREA K HOUX AN UNMARRIED INDIVIDUAL AND ANDRES HERNANDEZ AN UNMARRIED INDIVIDUAL

Borrower Mailing Address: 11279 GALBREATH RD, BURLINGTON, WASHINGTON 98233

Lender: CARRINGTON MORTGAGE SERVICES, LLC AS SERVICER AND AUTHORIZED AGENT OF JP MORGAN CHASE BANK, NATIONAL ASSOCIATION

Lender or Servicer Address: 1600 SOUTH DOUGLASS ROAD, SUITES 110 & 200-A, ANAHEIM, CA 92806

**Date of First Lien Security Instrument ("Mortgage") and Note ("Note"): APRIL 13, 2011
Loan Number: 7000325183**

Property Address: 11279 GALBREATH RD, BURLINGTON, WASHINGTON 98233

Legal Description:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:

REFERENCE NUMBERS OF DOCUMENTS MODIFIED:

Recorded on APRIL 18, 2011 in INSTRUMENT NO. 201104180170, of the Official Records of SKAGIT COUNTY, WASHINGTON

Tax Parcel No: P69727

This Extension Agreement ("Agreement") will, as set forth below, amend and supplement (i) the Mortgage on the Property, and (ii) the Note secured by the Mortgage. The Mortgage and Note together, as may previously have been amended, are referred to as the "Loan Documents." Capitalized terms used in this Agreement have the meaning given to them in the Loan Documents.

¹ If there is more than one Borrower or Mortgagor executing this document, each is referred to as "I." For purposes of this document words signifying the singular (such as "I") shall include the plural (such as "we") and vice versa where appropriate.

This Agreement will not take effect until the Lender signs it.

1. The new maturity date will be **NOVEMBER 1, 2041** ("Maturity Date"). Except as otherwise provided in paragraph 3C below, if on the Maturity Date I still owe amounts under the Loan Documents as amended by this Agreement, I will pay these amounts in full on the Maturity Date.
2. The current principal balance is **\$147,561.16**. No adjustments were made to the balance under the terms of this Agreement.
3. Additional Agreements, I agree to the following:

- A. That this Agreement shall supersede the terms of any modification, forbearance, or workout plan, if any, that I previously entered into with Lender.

To comply, except to the extent that they are modified by this Agreement, or by the U.S. Bankruptcy Code, with all covenants, agreements, and requirements of the Loan Documents, including any agreement to make payments of taxes, insurance premiums, assessments, impounds, and all other payments, the amount of which may change periodically over the term of my Loan. This Agreement does not waive future escrow requirements. If the Loan includes collection of tax and insurance premiums, this collection will continue for the life of the loan.

That the Loan Documents are composed of valid, binding agreements, enforceable in accordance with their terms.

That all terms and provisions of the Loan Documents, except as expressly modified by this Agreement, or by the U.S. Bankruptcy Code, remain in full force and effect; nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the obligations contained in the Loan Documents; and that except as otherwise specifically provided in, and as expressly modified by, this Agreement, or by the U.S. Bankruptcy Code, the Lender and I will be bound by, and will comply with, all of the terms and provisions of the Loan Documents.

If any document is lost, misplaced, misstated or inaccurately reflects the true and correct terms and conditions of the Loan Documents as amended by this Agreement, within ten (10) days after my receipt of the Lender's request, I will execute, acknowledge, initial and deliver to the Lender any documentation the Lender deems necessary to replace or correct the lost, misplaced, misstated or inaccurate document(s). If I fail to do so, I will be liable for any and all loss or damage which the Lender reasonably sustains as a result of my failure.

- B. That, if the Borrower is in an active bankruptcy case upon execution of this

document, the Borrower will obtain any required bankruptcy court and trustee approvals in accordance with applicable local court rules and procedures. The Borrower understands that if such approvals are not received, then the terms of this Agreement will be null and void. If this Agreement becomes null and void, the terms of the original Loan Documents shall continue in full force and effect, and such terms shall not be modified by this Agreement.

- C. If the Borrower(s) received a discharge in a Chapter 7 bankruptcy subsequent to the execution of the Loan Documents, then Lender agrees that such Borrower(s) will not have personal liability on the debt pursuant to this Agreement. If Borrower(s) is in an open bankruptcy case but has not yet received a discharge, then this Agreement is not intended as an attempt to collect a debt. Rather the agreement is intended to modify the Loan Documents to enable the Borrower(s) to continue making voluntary payments and retain the Property.
- D. I acknowledge and agree that if the Lender executing this Agreement is not the current holder or owner of the Note and Mortgage, that such party is the authorized servicing agent for such holder or owner, or its successor in interest, and has full power and authority to bind itself and such holder and owner to the terms of this modification.
- E. That the mortgage insurance premiums on my Loan, if applicable, may increase as a result of the capitalization which will result in a higher total monthly payment. Furthermore, the date on which I may request cancellation of mortgage insurance may change as a result of the New Principal Balance.

THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS, OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES. THERE ARE NO UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES.

Sign and return the Extension Modification Agreement by JULY 12, 2022.

In Witness Whereof, I have executed this Agreement

Andrea K Houx
Borrower: **ANDREA K HOUX**

8/1/22
Date

[Signature]
Borrower: **ANDRES HERNANDEZ**

8-1-22
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 **ANDREA K HOUX, ANDRES HERNANDEZ**, 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: 8/1/2022

[Signature]
Signature of Notary Public

Notary Public Printed Name: Brycen Hoitink

My commission expires: 5/9/2023



CALIFORNIA ALL-PURPOSE CERTIFICATE OF ACKNOWLEDGMENT

A notary public or other office completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

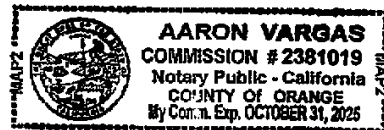
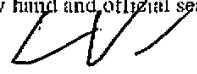
State of California }
County of Orange }

On 08/04/2022 before me, AARON VARGAS NOTARY PUBLIC,
(Here insert name and title of the officer)

personally appeared TERRENCE MORLEY
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.



Notary Public Signature AARON VARGAS

(Notary Public Seal)

ADDITIONAL OPTIONAL INFORMATION

DESCRIPTION OF THE ATTACHED DOCUMENT

(Title or description of attached document)

(Title or description of attached document continued)

Number of Pages _____ Document Date _____

INSTRUCTIONS FOR COMPLETING THIS FORM

This form complies with current California statutes regarding notary wording and, if needed, should be completed and attached to the document. Acknowledgments from other states may be completed for documents being sent to that state so long as the wording does not require the California notary to violate California notary law.

- State and County information must be the State and County where the document signer(s) personally appeared before the notary public for acknowledgment.
- Date of notarization must be the date that the signer(s) personally appeared which must also be the same date the acknowledgment is completed.
- The notary public must print his or her name as it appears within his or her commission followed by a comma and then your title (notary public).
- Print the name(s) of document signer(s) who personally appear at the time of notarization.
- Indicate the correct singular or plural forms by crossing off incorrect forms (i.e. he/she/they, is/are) or circling the correct forms. Failure to correctly indicate this information may lead to rejection of document recording.
- The notary seal impression must be clear and photographically reproducible. Impression must not cover text or lines. If seal impression smudges, re-seal if a sufficient area permits, otherwise complete a different acknowledgment form.
- Signature of the notary public must match the signature on file with the office of the county clerk.
 - ❖ Additional information is not required but could help to ensure this acknowledgment is not misused or attached to a different document.
 - ❖ Indicate title or type of attached document, number of pages and date.
 - ❖ Indicate the capacity claimed by the signer. If the claimed capacity is a corporate officer, indicate the title (i.e. CEO, CFO, Secretary).
- Securely attach this document to the signed document with a staple.

CAPACITY CLAIMED BY THE SIGNER

Individual(s)

Corporate Officer

_____ (Title)

Partner(s)

Attorney-in-Fact

Trustee(s)

Other _____



EXHIBIT A

**BORROWER(S): ANDREA K HOUX AN UNMARRIED INDIVIDUAL AND
ANDRES HERNANDEZ AN UNMARRIED INDIVIDUAL**

LOAN NUMBER: 7000325183

LEGAL DESCRIPTION:

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

**LOT 11, SPARR'S REPLAT IN TRACTS 13 & 15, BURLINGTON ACREAGE
PROPERTY, ACCORDING
TO THE PLAT THEREOF, RECORDED IN VOLUME 8 OF PLATS, PAGE 15,
RECORDS OF SKAGIT
COUNTY, WASHINGTON.**

Tax/Parcel No. P69727

**ALSO KNOWN AS: 11279 GALBREATH RD, BURLINGTON, WASHINGTON
98233**