

After Recording Return To:
Outamation, Inc.
3940 CORAL RIDGE DR
CORAL SPRINGS, FL 33065

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This Document Prepared By:
Antonia Coats
Outamation, Inc.
3940 CORAL RIDGE DR
CORAL SPRINGS, FL 33065

Document Title: LOAN MODIFICATION AGREEMENT

Reference numbers of related documents: 201311270018
on page _____ of document

Grantor(s):
1. ELTON E FLEMMER
2.
3.
etc. additional names on page _____ of document

Grantee(s)/ Beneficiary(ies):
1. LoanCare LLC, as Agent under Limited POA for Lakeview Loan Servicing, LLC
2.
3.
etc. additional names on page _____ of document

Assessor's Property Tax Parcel Account Number(s): P64271

Legal Description:
LOT 190, "CEDARGROVE ON THE SKAGIT"



WASHINGTON COVER PAGE

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Parcel ID Number: P64271
Prior instrument reference: Instrument No:
201311270018, of the Official Records of SKAGIT
County, WA.

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Original Recording Date: **November 27, 2013** Loan No: **0011260759**
Original Loan Amount: **\$131,887.00** Investor Loan No: **0212181680**
New Money: **\$0.00** FHA Case No.: **203703566-1077940**

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 22nd day of August, 2024, between **ELTON E FLEMMER** whose address is **46626 BAKER LOOP RD, CONCRETE, WA 98237** ("Borrower") and **LoanCare LLC, as Agent under Limited POA for Lakeview Loan Servicing, LLC** which is organized and existing under the laws of **The United States of America**, and whose address is **3637 Sentara Way, Virginia Beach, VA 23453** ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated **November 22, 2013** and recorded in **Instrument No: 201311270018** and recorded on **November 27, 2013**, of the Official Records of **SKAGIT County, WA** 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

46626 BAKER LOOP ROAD, CONCRETE, WA 98237,
(Property Address)

the real property described 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 **September 1, 2024**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$89,127.52**, consisting of the unpaid amount(s) loaned to Borrower by Lender Plus any interest and other amounts capitalized.
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 **7.000%**, from **September 1, 2024**. Borrower promises to make monthly payments of principal and interest of U.S. **\$553.87**, beginning on the **1st** day of **October, 2024**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **September 1, 2064** (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 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.



Elton E Flemmer

ELTON E FLEMMER -Borrower

Date 9-03-24

[Space Below This Line For Acknowledgments]

State of Washington

County of Skagit

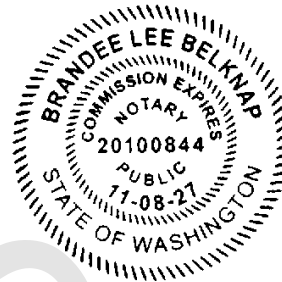
I certify that I know or have satisfactory evidence that **ELTON E FLEMMER**, (name of person) is the person who appeared before me, a Notary Public and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 9-03-2024

Brandee Lee Belknap
Signature of Notary

Notary
Title

My Commission expires: 11-08-2027



LoanCare LLC, as Agent under Limited POA for Lakeview Loan Servicing, LLC

By: Kiran Zaveri (Seal) - Lender

Name: Kiran Zaveri

Title: Assistant Secretary

SEP 13 2024
Date of Lender's Signature

_____[Space Below This Line For Acknowledgments]_____

State of Florida

County of Broward

The foregoing instrument was acknowledged before me by means of physical presence or online notarization,

this 13 day of Sept, 2024, by Kiran Zaveri, Assistant Secretary of LoanCare LLC, as Agent under Limited POA for Lakeview Loan Servicing, LLC.

Nicole Manning
(Signature of Notary Public - State of Florida)
Nicole Manning
(Print, Type or Stamp Commissioned Name of Notary Public)



Personally Known OR Produced Identification _____
Type of Identification Produced _____



Exhibit "A"

Loan Number: **0011260759**

Property Address: **46626 BAKER LOOP ROAD, CONCRETE, WA 98237**

Legal Description:

The land referred to in this report/policy is situated in the State of Washington, County of Skagit, and is described as follows:

Lot 190, "CEDARGROVE ON THE SKAGIT," as per plat recorded in Volume 9 of Plats, pages 48 through 51, inclusive, records of Skagit County, Washington.



* 0 0 1 1 2 6 0 7 5 9 *
12338 06/18 Exhibit A Legal Description Attachment



* 2 9 3 5 8 + 4 5 *
Page 1 of 1