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Page 1 of 2
Date: 03/03/2006 03:06P
Filed by: DOCX LLC
Filed & Recorded in Official Records
of SKAMANIA COUNTY
J. MICHAEL GARVISON
AUDITOR
Fee: \$33.00

Return To:
Docx, LLC
1111 Alderman Dr. Ste. 350
Alpharetta, GA 30005

Project #: 2005-763

When recorded mail to:

NovaStar Mortgage, Inc.
8140 Ward Parkway, Suite 300
Kansas City, MO 64114
Attn: Special Loans Department
Prepared by: Jacqueline Manley



S763-000-0001495076

1495076

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Modification"), is effective September 26, 05, between **RANDY DAGGY AND SALLIE DAGGY** ("Borrower") and **NOVASTAR MORTGAGE, INC.** ("Lender"), and amends and supplements (1) the Note (the "Note") made by the Borrower, dated **September 16, 2004**, in the original principal sum of U.S. **\$83,200.00**, and (2) the Mortgage or Deed of Trust (the "Security Instrument"), recorded on **September 28, 2004** as **Instrument Number 2004154623** in **Skamania County, Washington**. The Security Instrument, which was entered into as security for the performance of the Note, encumbers the real and personal property described in the Security Instrument (and defined in the Security Instrument as the "Property"), which is located at **32 Alpine Land, Caron, Washington 98610**. That real property is described as follows:

LOT 14 CARSON VALLEY PARK, ACCORDING TO THE RECORD PLAT THEREOF RECORDED IN BOOK A OF PLATS, PAGE 148, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON

The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender, until the Unpaid Principal Balance has been paid. The Borrower promises to make monthly payments as stated in the Note. If on **March 1, 2035** (the "Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification, the Borrower will pay these amounts in full on the Maturity Date. The Borrower will make such payments at **P.O. Box 808911, Kansas City, MO 64184-8911** or at such other place as the Lender may require.

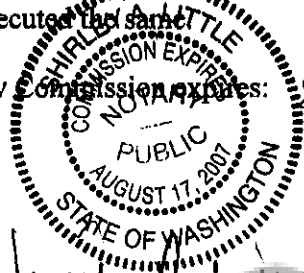
PREVIOUS DISCHARGE IN BANKRUPTCY In the event that the underlying debt has been discharged as a result of a prior bankruptcy proceeding, NovaStar Mortgage hereby acknowledges that it is not assessing personal liability for the debt to the borrower(s) and that its recourse in collection matters shall be limited to the collateral described in the security instrument.

9-26-05 Randy Daggy
 Date RANDY DAGGY -Borrower
9-26-05 Sallie Daggy
 Date SALLIE DAGGY -Borrower
11/21/05
 Date [Signature]
NOVASTAR MORTGAGE, INC. -Lender
 By SCOTT FORST, VICE PRESIDENT

[Signature]
 Witness- for "borrower(s)"
[Signature]
 Witness- for "borrower(s)"

STATE OF WASHINGTON, Skamania County ss:
 On this 26th day of September, 2005, before me, a Notary Public for the State of Washington, personally appeared Randy Daggy and Sallie Daggy to me to be the person(s) whose name(s) subscribed to the foregoing instrument and acknowledged to me that they executed the same.

My Commission expires: 8-17-07



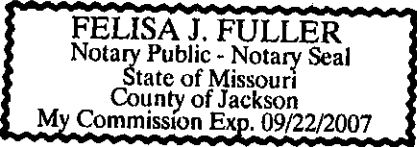
[Signature]
 Notary Public for Washington
 Residing at Stevenson County, Washington

[Signature]
 Witness

[Signature]
 Witness

STATE OF MISSOURI, Jackson County ss:
 On this 21 day of November 2005, before me, a Notary Public for the State of Missouri, personally appeared SCOTT FORST, VICE PRESIDENT FOR NOVASTAR MORTGAGE, INC known to me to be the person whose name subscribed to the foregoing instrument and acknowledged to me that he executed the same.

My Commission expires: 9/22/07



[Signature]
 Notary Public for Missouri
 Residing at Jackson County, Missouri