

When recorded mail to: **MDG**
First American Title Lenders Advantage
Loss Mitigation Title Services- LMTS
1100 Superior Ave., Ste 200
Cleveland, OH 44115 **391.9811**
Attn: National Recordings 1120

Tax Parcel No.: 03081740519000

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LOAN MODIFICATION AGREEMENT
(Providing for Fixed Interest Rate)

Original Recorded Date: MARCH 2, 2007

This Loan Modification Agreement ("Agreement"), made this **3RD** day of **JANUARY, 2008**,
between **BARI CLAYTON STOCKTON AND CHRISTINA STOCKTON, WHO ACQUIRED TITLE AS**
CHRISTI STOCKTON, HUSBAND AND WIFE

("Borrower") and **WELLS FARGO AS TRUSTEE FOR OPTION ONE MORTGAGE**

("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security
Instrument"), and Timely Payment Rewards Rider, if any, dated **FEBRUARY 21, 2007** and recorded in
Instrument No. **2007165178**, of the **Official** Records of

SKAMANIA COUNTY, WASHINGTON

[Name of Records]

and (2) the Note, bearing the same date as,

[County and State, or other Jurisdiction]

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

31 VINE MAPLE LOOP, CARSON, WASHINGTON 98610

[Property Address]

the real property described being set forth as follows:

**LOT 11 CARSON VALLEY PARK ACCORDING TO THE RECORDED PLAY THEREOF, RECORDED
IN BOOK A OF PLATS, PAGE 148, IN THE COUNTY OF SKAMANIA, STATE OF
WASHINGTON. FOR INFORMATION ONLY: LOT(S) 1 OF CARSON VALLEY PARK**

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In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note and Security Instrument):

1. As of **FEBRUARY 1, 2008**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ **139,900.36**, consisting of the amount(s) loaned to Borrower by Lender and any interest capitalized to date.
2. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance for the first year at the yearly rate of **4.000000** %, from **FEBRUARY 1, 2008**, and Borrower promises to pay in monthly payments of principal and interest, the amount of \$ **678.85** beginning on **MARCH 1, 2008**. During the *second* year of the loan term, interest will be charged at the yearly rate of **7.000000** % from **FEBRUARY 1, 2009**, and Borrower shall pay monthly payments of principal and interest in the amount of \$ **932.23** beginning on **MARCH 1, 2009**. During the *third* year of the loan term and continuing thereafter until the Maturity date (as hereinafter defined), interest will be charged at the yearly rate of **10.000000** %, from **FEBRUARY 1, 2010**, and Borrower shall pay monthly payments of principal and interest in the amount of \$ **1,212.34** beginning on **MARCH 1, 2010** and shall continue the monthly payments thereafter on the same day of each succeeding month until principal and interest are paid in full. By executing this Agreement, Borrower waives any Timely Payment Rewards rate reduction to which Borrower may be entitled. If on **MARCH 01, 2037**, (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.

Borrower will make such payments at **6501 IRVINE CENTER DRIVE**
IRVINE, CALIFORNIA 92618 or at such other place as Lender may require.

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 this 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 given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this 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, including, where applicable, the Timely Payment Rewards rate reduction, as described in paragraph 1 of the Timely Payment Rewards Addendum to Note and

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paragraph A.1. of the Timely Payment Rewards Rider. By executing this Agreement, Borrower waives any Timely Payment Rewards rate reduction to which Borrower may have otherwise been entitled; and


- (b) all terms and provisions of any adjustable rate rider, or Timely Payment Rewards Rider, where applicable, 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.

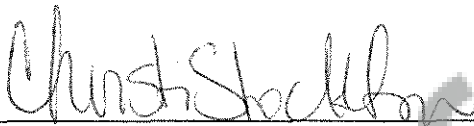
[Signature Pages Follow]

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WELLS FARGO AS TRUSTEE FOR OPTION ONE MORTGAGE


By: JAMES DAVIS, VICE PRESIDENT -Lender


BARI CLAYTON STOCKTON -Borrower


CHRISTINA STOCKTON -Borrower

_____-Borrower

_____-Borrower

_____-Borrower

_____-Borrower

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BORROWER ACKNOWLEDGMENT

STATE OF

WA

COUNTY SS:

I hereby certify that I know or have satisfactory evidence that
BARI CLAYTON STOCKTON AND CHRISTINA STOCKTON

signed this instrument and acknowledged it to be his/her free and voluntary act for the uses and purposes mentioned in the instrument.

Dated:

1-12-08

Notary Public in and for the State of
 residing at

Ada B. Rodriguez

Washington WA

My appointment expires:

August 14, 2010

Ada B. Rodriguez

LENDER ACKNOWLEDGMENT

STATE OF

Florida

COUNTY OF

Duval

The foregoing instrument was acknowledged before me this 7-20-08 by
JAMES DAVIS, the **VICE PRESIDENT**
 of **Wells Fargo as Trustee for Option One**,
 a **Corporation**, on behalf of said entity.

Signature of Person Taking Acknowledgment

Eric C. Harley

Printed Name

ERIC C. HARLEY

Title or Rank

NOTARY

Serial Number, if any

THIS DOCUMENT WAS PREPARED BY:**ALEM KALTAK****WELLS FARGO AS TRUSTEE FOR OPTION ONE MORTGAGE****3 ADA****IRVINE, CALIFORNIA 92618**