

**Return Address:**  
Home Retention Services, Inc.  
9700 Bissonnet St., Suite 1500  
Houston, Texas 77036  
Attn: Modification Recordation

Please print or type information **WASHINGTON STATE RECORDER'S Cover Sheet** (RCW 65.04)

<b>Document Title(s)</b> (or transactions contained therein): (all areas applicable to your document <u>must</u> be filled in)	
1. Loan Modification Agreement	2. _____
3. _____	4. _____
<b>Reference Number(s) of Documents assigned or released:</b>	
Additional reference #'s on page _____ of document <u>2009172403</u>	
<b>Grantor(s)</b> Exactly as name(s) appear on document	
1. <u>Certie Baxter</u>	_____
2. _____	_____
Additional names on page _____ of document.	
<b>Grantee(s)</b> Exactly as name(s) appear on document	
1. Bank of America, N.A.	as successor by merger to BAC Home Loans Servicing, LP
2. _____	_____
Additional names on page _____ of document.	
<b>Legal description</b> (abbreviated: i.e. lot, block, plat or section, township, range)	
_____	
Additional legal is on page _____ of document.	
<b>Assessor's Property Tax Parcel/Account Number</b> assigned	
<input type="checkbox"/> Assessor Tax # not yet	
The Auditor/Recorder will rely on the information provided on this form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.	
<b>"I am signing below and paying an additional \$50 recording fee (as provided in RCW 36.18.010 and referred to as an emergency nonstandard document), because this document does not meet margin and formatting requirements. Furthermore, I hereby understand that the recording process may cover up or otherwise obscure some part of the text of the original document as a result of this request."</b>	
_____ Signature of Requesting Party	
Note to submitter: Do not sign above nor pay additional \$50 fee if the document meets margin/formatting requirements	

**Recording Requested by/  
After Recording Return To:**

Stewart Lender Services  
Attn: Modification Recordation  
9700 Bissonnet Street, Suite 1500  
Houston, TX 77036

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**LOAN MODIFICATION AGREEMENT**

Order ID: 7407717

Project ID: 241954

Loan Number: 22667974

Grantor: GERTIE BAXTER

Grantee: Bank of America N.A as successor by  
Merger to BAC Home Loans Servicing, LP

P.O. Box 10266  
Van Nuys, CA 91410-0266

Original Loan Amount: 420,846.00

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 03/26/2009 as Instrument/Document Number: 2009172403, and/or Book/Liber Number: N/A at Page Number: N/A in the real records of SKAMANIA County, State of WA.

Recording Requested by  
BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A.  
WHEN RECORDED MAIL TO:

BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A.  
7105 Corporate Drive  
(PTX-B-36)  
Plano, TX 75024  
DocID#: 065226679747105A

Space Above for Recorder's Use

#### LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on April 18, 2011 between GERTIE BAXTER (the "Borrower(s)") and BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A. ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated the August 25, 2009 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 282 HOTSPRINGS AVENUE, CARSON, WA 98610.

The real property described being set forth as follows:



610 022667974 MOD 001 002

**SAME AS IN SAID SECURITY INSTRUMENT**

In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

The fifth [and sixth] sentence[s] of the first paragraph of the Security Instrument is[are] hereby amended to read in its[their] entirety as follows:

Borrower owes Lender the principal sum of four hundred twenty three thousand three hundred sixty eight and 63/100, (U.S. Dollars) (\$423,368.63). This debt is evidenced by Borrower's note dated the same date as the Security Instrument, as amended and restated as of the date herewith ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on May 1, 2041.

The Borrower[s] shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument. Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrower[s] and BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A. shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain in full force and effect and shall continue to be a first lien on the above-described property. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.

SIGNED AND ACCEPTED THIS 27<sup>th</sup> DAY OF April, 2011  
BY

Gertie Baxter  
GERTIE BAXTER

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of Washington, County of Skamania On this 27<sup>th</sup> day of April,  
2011 before me the undersigned, a Notary Public in and for said State, personally appeared

Gertie Baxter  
known to me, or proved to me on the basis of satisfactory evidence to be the person(s) whose name(s)  
is/are subscribed to the foregoing instrument and acknowledged that She executed the  
same.

Witness my hand and official seal.  
**JAYNE T. BORDEN**  
**NOTARY PUBLIC**  
STATE OF WASHINGTON  
COMMISSION EXPIRES  
FEBRUARY 15, 2015

Signature Jayne Borden  
Jayne Borden  
Name (typed or printed)

My commission expires: February 15, 2015

As evidenced by their signatures below, the Co-Owner(s) consent to this Modification of the Mortgage.

**CO-OWNER(S)**

Co-Owner(s) Signature \_\_\_\_\_

Dated: \_\_\_\_\_

Co-Owner(s) Name (typed or printed) \_\_\_\_\_

STATE OF \_\_\_\_\_

COUNTY OF \_\_\_\_\_

On \_\_\_\_\_ before me, \_\_\_\_\_

Notary Public, personally appeared \_\_\_\_\_

personally known to me (or 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 signatures(s) on the  
instrument the person(s), or entity upon behalf of which the person(s) acted, executed the instrument.  
WITNESS my hand and official seal.

Signature \_\_\_\_\_

DO NOT WRITE BELOW THIS LINE

THIS SECTION IS FOR INTERNAL USE ONLY

Bank of America, N.A., for itself or as by successor by merger to BAC Home Loans Servicing, L.P.

By: Stewart Lender Services, Inc., its attorney in fact

By: Richard Sharp  
Richard Sharp, A.V.P., Stewart Lender Services, Inc.

8/17/2012  
Date

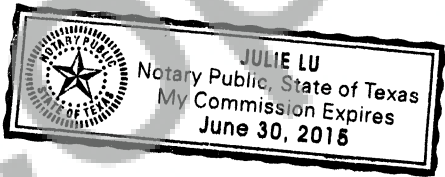
STATE OF TEXAS

COUNTY OF HARRIS

On August 17, 2012 before me, Julie Lu Notary Public-Stewart Lender Services, Inc., personally appeared Richard Sharp, A.V.P., Stewart Lender Services, Inc. personally known to me to be the person whose name is subscribed to the within instrument and acknowledged that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

Signature Julie Lu  
Julie Lu



My commission expires: June 30, 2015

**Recording Requested by/After Recording Return To:**

Stewart Lender Services  
Attn: Modification Recordation  
9700 Bissonnet Street, Suite 1500  
Houston, TX 77036

Order ID: 7407717  
Loan Number: 22667974

Project ID: 241954

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**EXHIBIT B**

Borrower Name: GERTIE BAXTER  
Property Address: 282 HOTSPRINGS AVENUE, CARSON, WA 98610

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**Additional County Requirements:**

Original Loan Amount: 420,846.00

