

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)

Document Title(s) (or transactions contained therein): (all areas applicable to your document <u>must</u> be filled in)	
1. <u>Loan Modification Agreement</u>	2. _____
3. _____	4. _____
Reference Number(s) of Documents assigned or released:	
Additional reference #'s on page _____ of document <u>2008170897</u>	
Grantor(s) Exactly as name(s) appear on document	
1. <u>WADE M. Huber</u>	
2. _____	
Additional names on page _____ of document.	
Grantee(s) Exactly as name(s) appear on document	
1. <u>Bank of America, N.A.</u> as successor by merger to BAC Home Loans Servicing, LP	
2. _____	
Additional names on page _____ of document.	
Legal description (abbreviated: i.e. lot, block, plat or section, township, range)	

Additional legal is on page _____ of document.	
Assessor's Property Tax Parcel/Account Number 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	
"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."	
_____ 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

LOAN MODIFICATION AGREEMENT

Order ID: 7416989

Project ID: 215873

Loan Number: 193902797

Grantor: WADE HUBER

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

Original Loan Amount: 13,979.64

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 08/29/2008 as Instrument/Document Number: 2008170897, 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
Bank of America, N.A.
WHEN RECORDED MAIL TO:

Bank of America, N.A.
7105 Corporate Drive
(PTX-B-36)
Plano, TX 75024
DocID#: 06544444447105A

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on August 9, 2011 between WADE M HUBER (the "Borrower(s)") and Bank of America, N.A. ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated the 22nd day of July, 2008 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 446 NW CHESSER RD, STEVENSON, WA 98648.

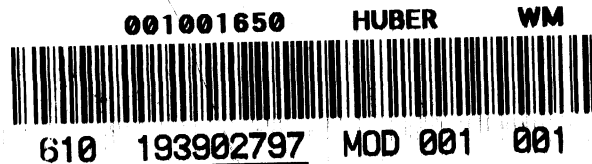
The real property described being set forth as follows:

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 one hundred seventy three thousand nine hundred seventy nine and 64/100, (U.S. Dollars) (\$173,979.64). 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 September 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 of



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 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 15 DAY OF August, 2011
BY Wade M. Huber
WADE M HUBER

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of WA, County of Skamania On this 15th day of August
2011 before me the undersigned, a Notary Public in and for said State, personally appeared
Wade M. Huber

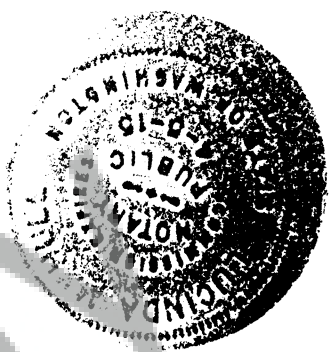
known to me, or proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the foregoing instrument and acknowledged that he executed the same.

Witness my hand and official seal.

Signature Lucinda M. Hull

Lucinda M. Hull
Name (typed or printed)

My commission expires: April 5, 2015



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

CO-OWNER(S)
LaRene A. Huber
Co-Owner(s) Signature
LaRene A. Huber
Co-Owner(s) Name (typed or printed)

Dated: August 15, 2011

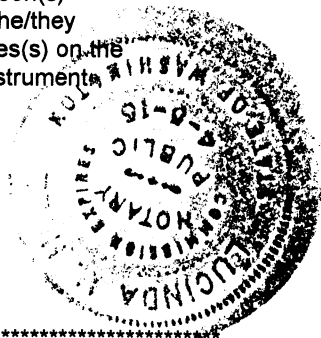
STATE OF Washington
COUNTY OF Skamania

On August 15, 2011 before me, Lucinda M. Hull

Notary Public, personally appeared Lakene A. Huber

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 Lakene A. Huber



DO NOT WRITE BELOW THIS LINE.

THIS SECTION IS FOR INTERNAL Bank of America, N.A. USE ONLY

SIGNED THIS DATE: 8-22-11
BY: Ashley Lucas
NAME: Ashley Lucas
TITLE: Vice President

Bank of America, N.A.

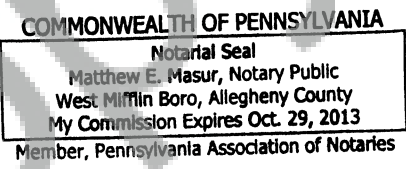
STATE OF PA COUNTY OF Allegheny

On 8/22/11 before me, Matthew E. Masur Notary Public, personally appeared Ashley Lucas

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.

Matthew E. Masur Signature
Matthew E. Masur
Notary Public



Recording Requested by/After Recording Return To:

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

Order ID: 7416989
Loan Number: 193902797

Project ID: 215873

EXHIBIT B

Borrower Name: WADE HUBER
Property Address: 446 NW CHESSER RD, STEVENSON, WA 98648

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 08/29/2008 as Instrument/Document Number: 2008170897, and/or Book/Liber Number: N/A at Page Number: N/A in the real records of SKAMANIA County, State of WA.

Additional County Requirements:

Original Loan Amount: 173,979.64



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