

AFTER RECORDING MAIL TO:

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Sterling Bank
PO Box 5010
Lynnwood, WA 98046

_____ Space Above This Line is For Recording Data _____

LOAN MODIFICATION AGREEMENT
(Providing for Adjustable Rate Interest)

Lenders Loan Number: 247693MOD MIN: 1001863-0000138125-8	MERS Phone: 1-888-679-6377
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This Loan Modification Agreement ("Agreement"), is made as of the **4th day of April 2013**, between **Jeffrey R. Wickersham and Megan K. Wickersham** ("Borrower") and **Sterling Bank** ("Lender"), **Mortgage Electronic Registration Systems, Inc.** (Mortgagee) amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), **May 24, 2012 and granted or assigned to Mortgage Electronic Registration Systems, Inc, as mortgagee of record (solely as nominee for Lender and Lender's successors, P.O. Box 2026, Flint, Michigan 48501-2026** and recorded under recording number x the Real Property Records of **Skamania County** and (2) the fixed rate note (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

12 Sanjen Lane, Stevenson WA 98648

the real property described being set forth as follows:

Lot 6 of BRIDGE VIEW HEIGHTS, according to the Plat thereof, recorded in Book "B" of Plats, page 113, records of Skamania County, Washington.

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT THE BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE THE BORROWER MUST PAY.

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

1. As of **April 4, 2013**, the amount payable under the Note and the Security Instrument (the unpaid Principal Balance") is U.S. \$ **250,000.00**, 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 **3.000%**. The interest rate Borrower will pay may change in accordance with the terms of the Note. Borrower promises to make monthly payments of principal and interest of U.S. \$ **1,054.01**, beginning on **June 1, 2013**. The amount of Borrower's monthly payments may change in accordance with the terms of the Note. Borrower will continue to make monthly payments on the same day of each succeeding month until principal and interest are paid in full, except that, if not sooner paid, the final payment of principal and interest shall be due and payable on **May 1, 2043**, which is the present or extended Maturity Date.

3. If on 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.
- 4.. Borrower understands and agrees that:
- (a) All the rights and remedies, stipulations, and conditions contained in the Security Instrument relating to default in the making of payments under the Security Instrument shall also apply to default in the making of the modified payments hereunder.
 - (b) All covenants, agreements, stipulations, and conditions in the Note and Security Instrument shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Note and Security Instrument shall be diminished or released by any provisions hereof; no shall this Agreement in any way impair, diminish, or affect any of Lender's rights under or remedies on the Note and Security Instrument, whether such rights or remedies arise thereunder or by operation of law. Also, all rights of recourse to which Lender is presently entitle against any property or any other persons in any way obligated for, or liable on, the Note and Security Instrument are expressly reserved by Lender,.
 - (c) Borrower has no right of set-off or counterclaim, or any defense to the obligations of the Note or Security Instrument.
 - (d) 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.
 - (e) All costs and expenses incurred by Lender in connection with this Agreement, including recording fees, examination, and attorney's fees, shall be paid by the Borrower and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.
 - (f) Borrower agrees to make and execute such other documents or papers as may be necessary or required 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.

LENDER:

Sterling Bank, a Washington corporation
By: [Signature]
Print Name: Brenda Anderson
Its: [Signature]

_____(Seal)
Mortgage Electronic Registration systems, Inc.
(Mortgagee)

By: _____

BORROWER:

[Signature]
Jeffrey R. Wickersham
[Signature]
Megan K. Wickersham

_____[Space Below This Line For Acknowledgments]_____

LENDER ACKNOWLEDGEMENT

STATE OF Washington)
)
COUNTY OF Snohomish) ss.

On this day personally appeared before me Brenda Anderson, to me known to be the officer of Sterling Bank, a Washington corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that he/she was authorized to execute the same instrument.

GIVEN under my hand and official seal this 17th day of April, 2003



Anne Robertson
Anne Robertson
(print notary's name)
Notary Public in and for the State of WA
residing at Bohail
My commission expires: 7/29/14

BORROWER ACKNOWLEDGEMENTS(S)

STATE OF Washington)
)
COUNTY OF Shamania) ss.

On this day personally appeared before me Jeffrey R. Wickersham to me known to be the individual described in and who executed the within and foregoing instrument, and acknowledged that he/she signed the same as his/her free and voluntary act and deed, for the uses and purposes therein mentioned.

GIVEN under my hand and official seal this 5th day of April, 2003

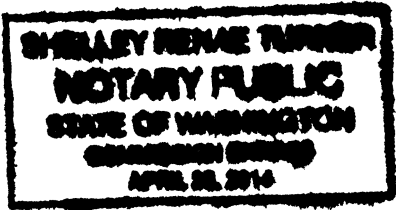


Shelley R Turner
Shelley R Turner
(print notary's name)
Notary Public in and for the State of Washington
residing at Carson
My commission expires: April 23, 2014

STATE OF Washington)
)
COUNTY OF Skamania) SS.

On this day personally appeared before me Megan L. Wickersham to me known to be the individual described in and who executed the within and foregoing instrument, and acknowledged that he/she signed the same as his/her free and voluntary act and deed, for the uses and purposes therein mentioned.

GIVEN under my hand and official seal this 5th day of April, 20013



Shelley R Turner
Shelley R Turner
(print notary's name)

Notary Public in and for the State
of Washington
residing at Carson
My commission expires: April 23, 2014

STATE OF _____)
)
COUNTY OF _____) SS.

On this day personally appeared before me _____, to me known to be the individual described in and who executed the within and foregoing instrument, and acknowledged that he/she signed the same as his/her free and voluntary act and deed, for the uses and purposes therein mentioned.

GIVEN under my hand and official seal this _____ day of _____, 2000

(print notary's name)
Notary Public in and for the State of _____,
residing at _____
My commission expires: _____