

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 2008170131	
<b>Grantor(s)</b> Exactly as name(s) appear on document	
1. PAUL	ROSS
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 03-08-17-4-0-2290-00	
<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>	
Marsha Hoelcher	
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: 10494582

Project ID: 10494582

Loan Number: 22588190

Grantor: Paul Ross

Grantee: *BANK of America, N.A.*

Original Loan Amount: *132,603.00*

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 01/01/1900 as Instrument/Document Number: N/A, and/or Book/Liber Number: N/A at Page Number: N/A in the real records of SKAMANIA County, State of WA.

Modification Agreement

Bank of America  Home Loans

After Recording Return To:  
Bank of America, N. A.  
C/O Home Retention Group  
9700 Bissonnet Street  
Suite 1500  
Houston, TX 77036

MULTISTATE HOME AFFORDABLE MODIFICATION AGREEMENT - Single Family - Fannie Mae/Freddie Mac UNIFORM  
INSTRUMENT- Form 3157 3/09 (rev. 8/09) (Page 1 of 7)



22588190+BACTR3HMF\_09182013

C3\_1020

This document was prepared by  
Home Retention Services, Inc.,  
Modifications Department  
9700 Bissonnet Street  
Suite 1500  
Houston, TX 77036  
1.855.664.8124

\_\_\_\_\_ [Space Above This Line For Recording Data] \_\_\_\_\_

## MODIFICATION AGREEMENT

MULTISTATE HOME AFFORDABLE MODIFICATION AGREEMENT – Single Family – Fannie Mae/Freddie Mac UNIFORM  
INSTRUMENT- Form 3157 3/09 (rev. 8/09) (Page 2 of 7)



22588190+BACTR3HMF\_09182013

C3\_1020

# LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on August 21, 2010 between PAUL ROSS (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 May 22, 2008 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 12 ADAMS LANE, CARSON, WA 98610.

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 thirty four thousand eleven and 10/100, (U.S. Dollars) (\$134,011.10). 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, 2040.

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.

MULTISTATE HOME AFFORDABLE MODIFICATION AGREEMENT - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT- Form 3157 3/09 (rev. 8/09) (Page 3 of 7)



22588190+BACTR3HMF\_09182013

C3\_1020

In Witness Whereof, the Lender and I have executed this Agreement.

 (Seal)  
Borrower Paul Ross

9-25-13  
Date

\_\_\_\_ (Seal)  
Borrower

\_\_\_\_  
Date

\_\_\_\_ [Space Below This Line For Acknowledgement] \_\_\_\_

MULTISTATE HOME AFFORDABLE MODIFICATION AGREEMENT – Single Family – Fannie Mae/Freddie Mac UNIFORM  
INSTRUMENT- Form 3157 3/09 (rev. 8/09) (Page 4 of 7)



C3\_1020

State of WASHINGTON

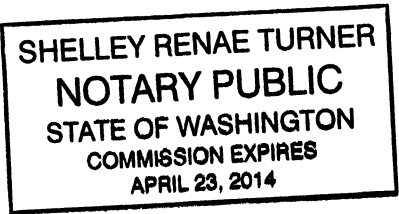
County of Skamania SS:

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

GIVEN under my hand and seal of office this 25<sup>th</sup> day of September 2013

Shelley R Turner  
Notary Public Printed Name

Shelley R Turner  
Notary Public in and for the State of  
Washington, residing at Carson  
April 23, 2014  
My Appointment Expires on



DO NOT WRITE BELOW THIS LINE

THIS SECTION IS FOR INTERNAL USE ONLY

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

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

By: Karen Richardson

Karen Richardson, A.V.P., Stewart Lender Services, Inc.

9/27/13

Date

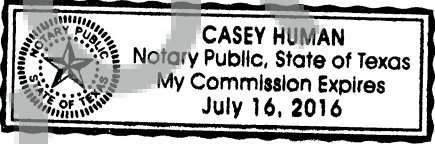
STATE OF TEXAS

COUNTY OF HARRIS

On September 27, 2013 before me, Casey Human Notary Public-Stewart Lender Services, Inc., personally appeared Karen Richardson, 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 she executed the same in her authorized capacity, and that by her 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 Casey Human  
Casey Human



My commission expires: July 16, 2016



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**EXHIBIT A**  
**LEGAL DESCRIPTION**

Real property in the City of Carson, County of Skamania, State of Washington, described as follows:

A tract of Land in the Southwest Quarter of the Southeast Quarter of Section 17, Township 3 North, Range 8 East of the Willamette Meridian, Skamania County, Washington, described as follows:

Beginning at a point 716.8 feet North and 30 feet East of the Southwest Corner of the Southeast Quarter of the said Section 17; thence East 209 feet; thence South 209 feet; thence West 209 feet; thence North 209 feet to the point of beginning.

Except the South 119 feet thereof.

AKA Lot 2 of the Vance Short Plat, recorded in Book "2" of Short Plats, Page 90A, records of Skamania County, Washington

Abbreviated Legal Description:

SE 1/4 Sec 17 T3N R8E

APN: 03-08-17-4-0-2290-00

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

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

Order ID: 10494582  
Loan Number: 22588190

Project ID: 10494582

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**EXHIBIT B**

Borrower Name: Paul Ross  
Property Address: 12 Adams Lane, Carson, WA 98610

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 06/11/2008 as Instrument/Document Number: 2008170131, 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: \$132,603.00

PIN #: 03-08-17-4-0-2290-00

