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This Document Prepared By:
NATIONSTAR MORTGAGE LLC
350 HIGHLAND DRIVE
LEWISVILLE, TX 75067
Tatiana Vakidis



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Document Title: LOAN MODIFICATION AGREEMENT

Reference numbers of related documents:
on page _____ of document

Grantor(s):
1. JENNIFER CONNOLLY
2. ADAM CONNOLLY
3.
etc. additional names on page _____ of document

FILE 1st

Grantee(s):
1. NATIONSTAR MORTGAGE LLC
2.
3.
etc. additional names on page _____ of document

Legal Description:
1. THE FOLLOWING DESCRIBED PROPERTY LOCATED IN THE COUNTY OF SKAMANIA ,
STATE OF WASHINGTON: LOT 1, WILKERSON SHORT PLAT, ACCORDING TO THE PLAT
THEREOF, RECORDED IN BOOK 3 OF SHORT PLATS, PAGE 299, RECORDS OF SKAMANIA
COUNTY, WASHINGTON BE THE SAME MORE OR LESS BUT SUBJECT TO ALL LEGAL
HIGHWAYS.

Assessor's Property Tax Parcel Account Number(s): 02053220030400



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This Document Prepared By:
NATIONSTAR MORTGAGE LLC
350 HIGHLAND DRIVE
LEWISVILLE, TX 75067
Tatiana Vakidis

Parcel ID Number: 02053220030400
Prior instrument reference:
Book/Liber N/A, Instrument No:
2009173384, of the Official Records
of SKAMANIA County, WA.

_____[Space Above This Line For Recording Data]_____
Original Recording Date: July 01, 2009
Original Loan Amount: \$291,038.00
New Money: \$0.00
Loan No: 605242593
FHA Case Number: WA5619156509703
MIN Number: 100025500001534591

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 4th day of April, 2014, between JENNIFER CONNOLLY and ADAM CONNOLLY whose address is 162 SKYE PRAIRIE RD, WASHOUGAL, WA 98671 ("Borrower") and NATIONSTAR MORTGAGE LLC which is organized and existing under the laws of The United States of America, and whose address is 350 HIGHLAND DRIVE, LEWISVILLE, TX 75067 ("Lender"), and Mortgage Electronic Registration Systems, Inc. ("MERS"), and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS, ("Beneficiary"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated June 30, 2009 and recorded in Book/Liber N/A, Instrument No: 2009173384, of the Official Records (Name of Records) of SKAMANIA County, WA (County and State, or other Jurisdiction) and (2) 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

162 SKYE PRAIRIE RD, WASHOUGAL, WA 98671,
(Property Address)

the real property described being set forth as follows:



* 6 0 5 2 4 2 5 9 3 *
HUD MODIFICATION AGREEMENT
8300h 11/12



* 1 0 7 3 7 9 + 1 0 *

See Exhibit "A" attached hereto and made a part hereof;

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

- 1. As of **May 1, 2014**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$270,076.58**, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized, which is limited to escrows and any legal fees and related foreclosure costs that may have been accrued for work completed.
- 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 **4.750%**, from **May 1, 2014**. Borrower promises to make monthly payments of principal and interest of U.S. **\$1,408.85**, beginning on the **1st** day of **June, 2014**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **May 1, 2044** (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.
- 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 the 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 delivered or mailed within which Borrower must pay all sums secured by the Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the 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; and
 - (b) all terms and provisions of any adjustable rate rider, or other instrument or document that



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8300h 11/12



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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.
7. Borrower agrees to make and execute other documents or papers as may be necessary 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.



* 6 0 5 2 4 2 5 9 3 *

HUD MODIFICATION AGREEMENT

8300h 11/12



* 1 0 7 3 7 9 + 1 0 *

(page 3 of 6)

Jennifer Connolly (Seal)
JENNIFER CONNOLLY -Borrower
Adam Connolly (Seal)
ADAM CONNOLLY -Borrower

_____[Space Below This Line For Acknowledgments]_____
State of Washington

County of Clark

I certify that I know or have satisfactory evidence that Jennifer Connolly and
Adam Connolly

(name of person) is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: April 26, 2014

Heather Tianen
Signature of Notary

Notary Public
Title

My Commission expires: February 23, 2018

NOTARY PUBLIC
STATE OF WASHINGTON
HEATHER TIANEN
MY COMMISSION EXPIRES
FEBRUARY 23, 2018



NATIONSTAR MORTGAGE LLC

By: *Azra Habibija* (Seal) - Lender
Name: Azra Habibija
Title: Assistant Secretary

5/6/14
Date of Lender's Signature _____
[Space Below This Line For Acknowledgments] _____

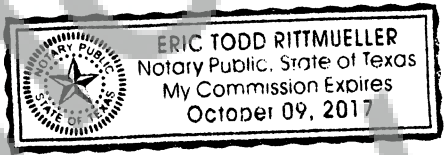
State of Texas
County of Dallas

I certify that I know or have satisfactory evidence that
Azra Habibija, the Assistant Secretary of
Nationstar Mortgage LLC

(name of person) is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 5/6/14
[Signature]
Signature of Notary

Notary Public



Title _____
My Commission expires: 10-9-17



Azra Habibija Azra Habibija 5/6/14
Mortgage Electronic Registration Systems, Inc - Nominee for Lender
Title: Assistant Secretary
[Space Below This Line For Acknowledgments]

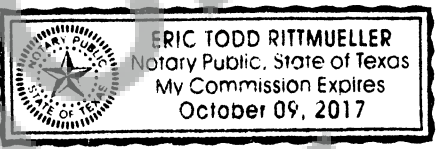
State of Texas
County of Dallas

I certify that I know or have satisfactory evidence that
Azra Habibija, the Assistant Secretary of
Mortgage Electronic Registration System, Inc.

(name of person) is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 5/6/14

[Signature]
Signature of Notary
Notary Public



Title
My Commission expires: 10-9-17



Exhibit "A"

Loan Number: **605242593**

Property Address: **162 SKYE PRAIRIE RD, WASHOUGAL, WA 98671**

Legal Description:

THE FOLLOWING DESCRIBED PROPERTY LOCATED IN THE COUNTY OF SKAMANIA , STATE OF WASHINGTON: LOT 1, WILKERSON SHORT PLAT, ACCORDING TO THE PLAT THEREOF, RECORDED IN BOOK 3 OF SHORT PLATS, PAGE 299, RECORDS OF SKAMANIA COUNTY, WASHINGTON BE THE SAME MORE OR LESS BUT SUBJECT TO ALL LEGAL HIGHWAYS.



★ 6 0 5 2 4 2 5 9 3 ★

Exhibit A Legal Description Attachment 11/12



★ 1 0 7 3 7 9 + 1 0 ★

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