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Document Title(s): LOAN MODIFICATION AGREEMENT

Reference Number(s) of Related Documents:

2009171957

Additional reference #'s on page of document:

Grantor(s): JENNIFER A. ANDERSON AND SCOTT D. ANDERSON

Grantee(s): FLAGSTAR BANK

Trustee:

Legal description: PTN OF LOT 1, RIDGE VIEW TRACTS, REC'D BK "A" OF PLATS, PG. 150 SKAMANIA COUNTY, Washington

Complete Legal Description: Page 10 EXHIBIT 'A'

Assessor's Property Tax Parcel/Account Number: 03753632209000


Auditor/Recorder will rely on the information provided on the form. The staff will not read document to verify the accuracy or completeness of the indexing information provided herein.

I am requesting an emergency nonstandard recording for an additional fee as provided in RCW 36.18.010. I understand that the recording processing requirements may cover up or otherwise obscure some part of the text of the original document.



SIGNATURE OF REQUESTOR

~~When recorded mail to: #9658402~~

First American Title 

Loss Mitigation Title Services 449.6

P.O. Box 27670

Santa Ana, CA 92799

RE: ANDERSON - PROPERTY REPORT

Property Tax Parcel Number: 03753632209000

_____, more fully described on Legal Description attached on Page 8

[Space Above This Line For Recording Data]

Loan No: **0502402105**

Data ID: **647**

Borrower: **JENNIFER A. ANDERSON**

Original Recorded Date: **February 2, 2009**

Modified Interest Bearing Amount: **\$211,810.12**

Original Principal Amount: **\$209,856.00**

Modified Principal Amount: **\$192,804.34**

LOAN MODIFICATION AGREEMENT

(Providing for Fixed Interest Rate)

FHA Case No. 561-8910697 703

This Loan Modification Agreement ("Agreement"), made this 10 day of August, 2010, between **JENNIFER A. ANDERSON AND SCOTT D. ANDERSON, WIFE AND HUSBAND**, whose address is **670 NE BONE RD, STEVENSON, WASHINGTON 98648** ("Borrower") and **FLAGSTAR BANK, 9990 RICHMOND AVE., SUITE 400 SOUTH, HOUSTON, TX 77042** ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated **January 26, 2009** and recorded in **INSTRUMENT NO. 2009171957** of the Official Records of the County Recorder's or Clerk's Office of **SKAMANIA COUNTY, WASHINGTON** 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:

670 NE BONE RD, STEVENSON, WASHINGTON 98648

[Property Address]

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the real property described being set forth as follows:

SEE LEGAL DESCRIPTION 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 **July 1, 2015**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$211,810.12**, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized. Late fees and other administrative expenses are not 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 **4.000%**, from **July 1, 2015**. Borrower promises to make monthly payments of principal and interest of U.S. **\$1,011.21**, beginning on the **first** day of **August, 2015**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **4.000%** will remain in effect until principal and interest are paid in full.

If on **July 1, 2045** (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 this 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.

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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 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. 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, nor 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 entitled 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) 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, which are fully reinstated.
 - (d) All costs and expenses incurred by Lender in connection with this Agreement, including recording fees, title examination, and attorney's fees, shall be paid by the Borrower and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.
 - (e) 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.
 - (f) Borrower hereby absolutely and unconditionally assigns and transfers to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon this assignment, Lender shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Lender's sole discretion. As used in this paragraph, the word "lease" shall mean "sublease" if the Security Instrument is on a leasehold estate.

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Borrower hereby absolutely and unconditionally assigns and transfers to Lender all the rents and revenues ("Rents") of the Property, regardless of to whom the Rents of the Property are payable. Borrower authorizes Lender or Lender's agents to collect the Rents, and agrees that each tenant of the Property shall pay the Rents to Lender or Lender's agents. However, Borrower shall receive the Rents until (i) Lender has given Borrower notice of default under this Agreement, pursuant to Section 22 of the Security Instrument, and (ii) Lender has given notice to the tenant(s) that the Rents are to be paid to Lender or Lender's agent. This assignment of Rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of default to Borrower: (i) all Rents received by Borrower shall be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender shall be entitled to collect and receive all of the Rents of the Property; (iii) Borrower agrees that each tenant of the Property shall pay all Rents due and unpaid to Lender or Lender's agents upon Lender's written demand to the tenant; (iv) unless applicable law provides otherwise, all Rents collected by Lender or Lender's agents shall be applied first to the costs of taking control of and managing the Property and collecting the Rents, including, but not limited to, attorney's fees, receiver's fees, premiums on receiver's bonds, repair and maintenance costs, insurance premiums, taxes, assessments and other charges on the Property, and then to the sums secured by the Security Instrument; (v) Lender, Lender's agents or any judicially appointed receiver shall be liable to account for only those Rents actually received; and (vi) Lender shall be entitled to have a receiver appointed to take possession of and manage the Property and collect the Rents and profits derived from the Property without any showing as to the inadequacy of the Property as security.

If the Rents of the Property are not sufficient to cover the costs of taking control of and managing the Property and of collecting the Rents any funds expended by Lender for such purposes shall become indebtedness of Borrower to Lender secured by the Security Instrument pursuant to Section 9 of the Security Instrument.

Borrower represents and warrants that Borrower has not executed any prior assignment of the Rents and has not performed, and will not perform, any act that would prevent Lender from exercising its rights under this paragraph.

Lender, or Lender's agents or a judicially appointed receiver, shall not be required to enter upon, take control of or maintain the Property before or after giving notice of default to Borrower. However, Lender, or Lender's agents or a judicially appointed receiver, may do so at any time when a default occurs. Any application of Rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of Rents of the Property shall terminate when all the sums secured by the Security Instrument are paid in full.

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(h) Borrower authorizes Lender, and Lender's successors and assigns, to share Borrower information including, but not limited to (i) name, address, and telephone number, (ii) Social Security Number, (iii) credit score, (iv) income, (v) payment history, (vi) account balances and activity, including information about any modification or foreclosure relief programs, with Third Parties that can assist Lender and Borrower in obtaining a foreclosure prevention alternative, or otherwise provide support services related to Borrower's loan. For purposes of this section, Third Parties include a counseling agency, state or local Housing Finance Agency or similar entity, any insurer, guarantor, or servicer that insures, guarantees, or services Borrower's loan or any other mortgage loan secured by the Property on which Borrower is obligated, or to any companies that perform support services to them in connection with Borrower's loan.

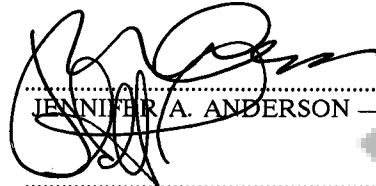
Borrower consents to being contacted by Lender or Third Parties concerning mortgage assistance relating to Borrower's loan including the trial period plan to modify Borrower's loan, at any telephone number, including mobile telephone number, or email address Borrower has provided to Lender or Third Parties.


By checking this box, Borrower also consents to being contacted by text messaging .

6. By this paragraph, Lender is notifying Borrower that any prior waiver by Lender of Borrower's obligation to pay to Lender Funds for any or all Escrow Items is hereby revoked, and Borrower has been advised of the amount needed to fully fund the Escrow Items.

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(Seal)
 JENNIFER A. ANDERSON —Borrower


(Seal)
 SCOTT D. ANDERSON —Borrower

- Borrower Acknowledgment -

STATE OF WASHINGTON
COUNTY OF SKAMANIA

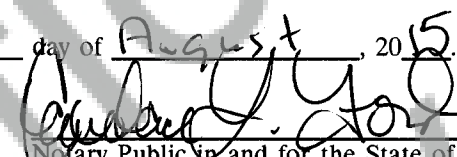
§
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On this day personally appeared before me JENNIFER A. ANDERSON AND SCOTT D. ANDERSON to me known to be the persons described in and who executed the within and foregoing instrument, and acknowledged that they executed the same as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 18 day of August, 2015.

[Seal




 Notary Public in and for the State of WA
 residing at Stevenson
Candace L Ford
 (Printed Name)
 My commission expires: 12/29/16

Loan No: 0502402105

Data ID: 647

Lender: FLAGSTAR BANK By: Selene Finance LP, as Attorney-in-Fact

By: [Signature]

Its: Donna Brammer Vice President
(Printed Name and Title)

Date of Lender's Signature: 8-19-2015

- Lender Acknowledgment -

STATE OF TEXAS
COUNTY OF HARRIS

§
§

On this 19 day of August, 20 15, before me personally appeared Donna Brammer to me known to be the Vice President of the entity that executed the within and foregoing instrument, and acknowledged said instrument to be the free and voluntary act and deed of said entity, for the uses and purposes therein mentioned, and on oath stated that he/she was authorized to execute said instrument and that the seal affixed is the seal of said entity.

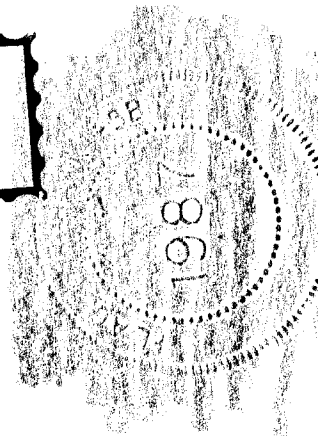
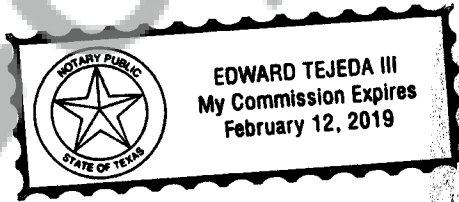
In Witness Whereof I have hereunto set my hand and affixed my official seal the day and year first above written.

[Signature]

Edward Tejada III Notary Public
(Printed Name)

Notary Public in and for the State of Texas, residing at Harris

My commission expires: 2.12.19



Loan No. 0502402105
Borrower: JENNIFER A. ANDERSON

Data ID: 647

LOAN MODIFICATION AGREEMENT RIDER

THIS LOAN MODIFICATION AGREEMENT RIDER is made this 18 day of August, 2015, by and between the undersigned borrower (the "Borrower") and FLAGSTAR BANK, (the "Lender") and is incorporated into and shall be deemed to amend and supplement that certain LOAN MODIFICATION AGREEMENT (the "Agreement") of the same date executed by the Borrower and Lender as of the date above.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Agreement, Borrower and Lender further covenant and agree as follows:

1. Costs and Expenses

All costs and expenses incurred by Lender in connection with this Agreement shall be borne by Lender and not paid by Borrower.

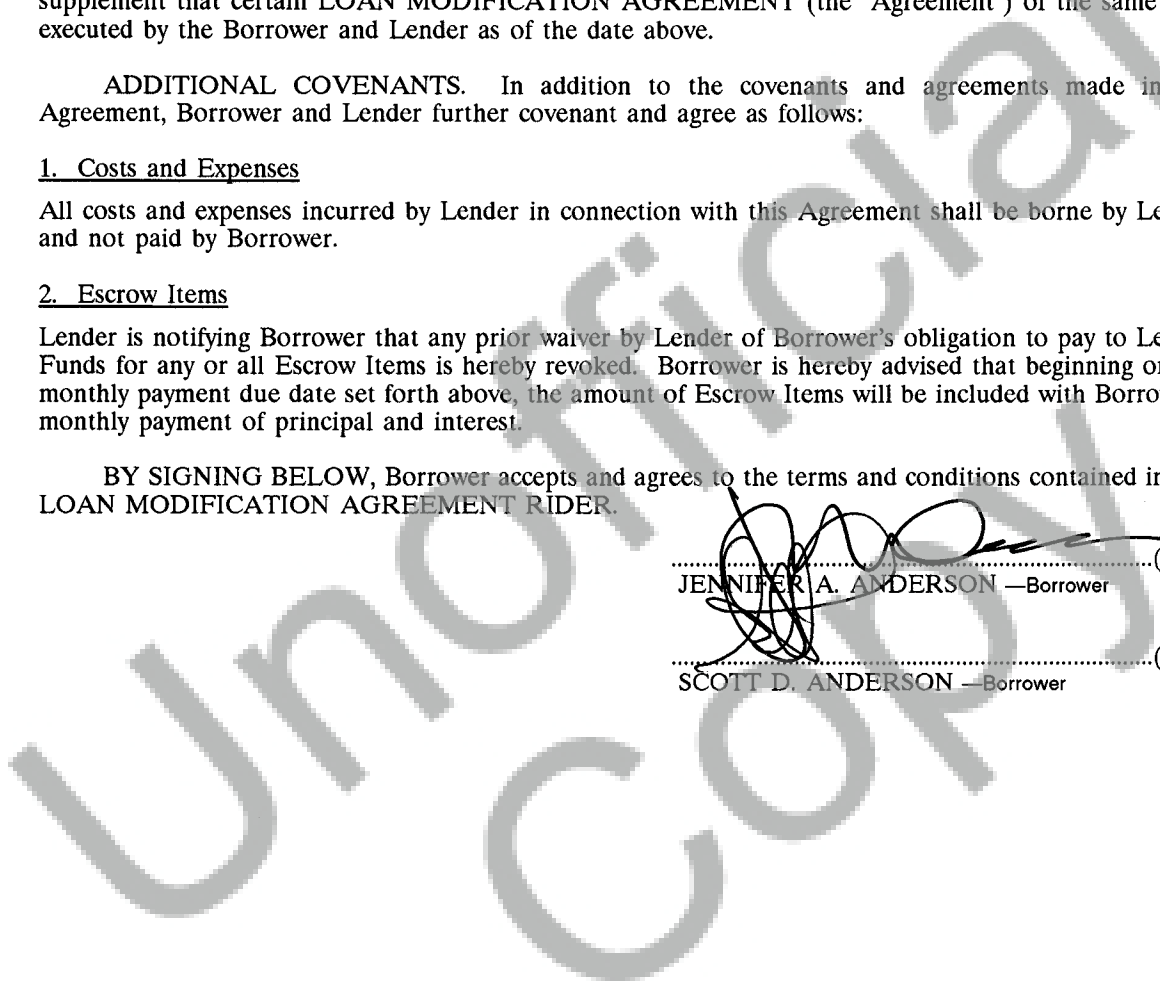
2. Escrow Items

Lender is notifying Borrower that any prior waiver by Lender of Borrower's obligation to pay to Lender Funds for any or all Escrow Items is hereby revoked. Borrower is hereby advised that beginning on the monthly payment due date set forth above, the amount of Escrow Items will be included with Borrower's monthly payment of principal and interest.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and conditions contained in this LOAN MODIFICATION AGREEMENT RIDER.


.....(Seal)
JENNIFER A. ANDERSON —Borrower


.....(Seal)
SCOTT D. ANDERSON —Borrower



Loan No: **0502402105**

Borrower: JENNIFER A. ANDERSON SCOTT D. ANDERSON

Property Address: 670 NE BONE RD, STEVENSON, WA 98648

LEGAL DESCRIPTION:

A PORTION OF LOT 1, RIDGE VIEW TRACTS, ACCORDING TO THE PLAT THEREOF, RECORDED IN BOOK "A" OF PLATS, PAGE 150, RECORDS OF SKAMANIA COUNTY, WASHINGTON, DESCRIBED AS FOLLOWS: LOT 2 OF SHORT PLATS, RECORDED IN BOOK "T" OF SHORT PLATS, PAGE 17, RECORDS OF SKAMANIA COUNTY, WASHINGTON. EXCEPT THAT PORTION LYING WITHIN ROAD.

 ANDERSON
50604385 WA
FIRST AMERICAN ELS
MODIFICATION AGREEMENT 10


Unofficial Copy

pg. 10