

**AFTER RECORDING MAIL TO:**

**Company Name:** RUTH RUHL, P.C.  
**Contact Name:** Recording Department  
**Address:** 12700 Park Central Drive, Suite 850  
**City/State:** Dallas, Texas 75251

**LOAN #:** 0052394426

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**DOCUMENT TITLE:** Loan Modification Agreement

**REFERENCE NUMBERS OF RELATED DOCUMENTS:**

**Book/Liber:**                      **Page:**                      **Instrument No.:** 2014000164

**BETWEEN**

**GRANTOR(S):**

1. Mario Melendez
2. Teresea Melendez
- 3.
- 4.

**AND**

**GRANTEE:** HomeBridge Financial Services, Inc.

**Abbreviated Legal Description as follows:** (i.e. lot/block/plat or section/township/range/quarter/quarter)

**SECTION 30, TOWNSHIP 2 NORTH, RANGE 10 EAST OF THE  
WILLAMETTE MERIDIAN**

**Assessor's Property Tax Parcel/Account Number(s):** 02053000180000

**NOTE: The auditor/recorder will rely on the information on the form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.**

----- [Space Above This Line for Recording Data] -----

Prepared by:  
HomeBridge Financial Services Inc.  
Attn: Kyle Davis, Loss Mitigation Dept.  
425 Phillips Blvd., Ewing, N.J. 08618

**Please Record and Return to:**

FHA # 566-1194303/729  
Loan # 0052394426

**LOAN MODIFICATION AGREEMENT  
(Providing for Fixed Interest Rate)**

This Loan Modification Agreement ("Agreement"), made this 26<sup>th</sup> day of August, 2015, between **Mario Melendez and Teresea Melendez, Husband and Wife** whose address is 201 Robson Road, Washougal, Washington 98671 ("Borrower") and **HomeBridge Financial Services Inc.** whose address is 425 Phillips Blvd., Ewing, N.J. 08618 ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, in the amount of **\$368,589.00** given to **Mortgage Electronic Registration Systems, Inc. ("MERS") as Nominee for Real Estate Mortgage Network, Inc., its successors and assigns** dated **January 24, 2014** and recorded on **January 29, 2014** as Document No. **2014000164**, in the Office of the **Skamania County Auditor, Washington**, and assigned from MERS to **HomeBridge Financial Services Inc.** by Assignment dated **November 07, 2014**, and recorded on **November 12, 2014** as Document No. **2014001942**, 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

**201 Robson Road, Washougal, Washington 98671,**

The real property described being set forth as follows:

**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 **October 1, 2015**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$283,756.03** consisting of the unpaid amount(s) loaned to the Borrower by the Lender and any capitalized interest, escrows, costs and fees to date. The Unpaid Principal Balance prior to the Modification was **\$365,158.16**.
- 2) The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of **3.875%**, from **October 1, 2015**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$1,334.33** beginning on the 1<sup>st</sup> day of **November, 2015**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **October 1, 2045** (the "Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, the Borrower will pay these amounts in full on the Maturity Date.

The Borrower will make such payments at:

**HomeBridge Financial Services Inc.  
425 Phillips Blvd., Ewing, N.J. 08618**

or at such other place as the Lender may require.

- 3) If all or any part of the Property or any interest in it is sold or transferred (or if beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument.

If the Lender exercises this option, the Lender shall give the 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 the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.

- 4) The Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever canceled, null and void, as 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) 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 the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

**HomeBridge Financial Services Inc.**  
(Lender)

By: \_\_\_\_\_

**Marianne Doroba**  
Title: **Vice President and Assistant Secretary**

Dated as to Lender: 10/7/15

\_\_\_\_\_  
**Mario Melendez** (Seal)  
- Borrower

\_\_\_\_\_  
**Teresea Melendez** (Seal)  
- Borrower

# NOTARY'S ACKNOWLEDGEMENT

Loan Modification  
Mario Melendez  
Teresea Melendez  
Loan #0052394426

Utah  
STATE OF ~~WASHINGTON~~

COUNTY OF Davis SS:

On this day personally appeared before me, **Mario Melendez and Teresca Melendez, Husband and Wife**, to me known (or having produced satisfactory evidence) to be the individuals described in and who executed the within and foregoing instrument, and acknowledged that they signed the same as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and seal this 8th day of Sept, 2015.

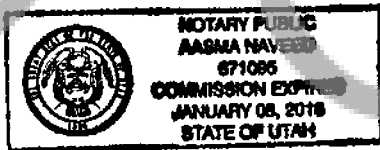
Aasma Naveed  
Notary Public

Printed Name: Aasma Naveed

My Commission Expires:

01/08/2018

SEAL/STAMP



# NOTARY ACKNOWLEDGEMENT

Loan Modification  
Mario Melendez  
Teresa Melendez  
Loan #0052394426

State of New Jersey, County of Mercer )ss:

I CERTIFY that on this the 7 day of Oct, 2015, Marianne Doroba Vice President and Assistant Secretary of HomeBridge Financial Services, Inc. at 425 Phillips Blvd., Ewing, NJ 08618 personally came before me and acknowledged under oath to my satisfaction, that this person:

- a) is named in and personally signed the attached document; and
- b) signed and delivered this document as her act and deed; and for the purposes therein expressed.

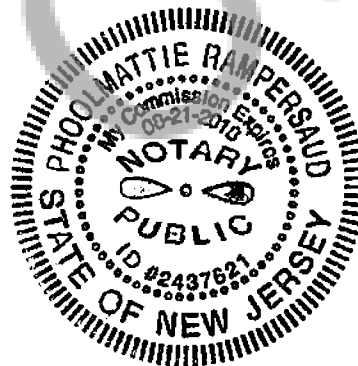
Phoolmattie Rampersaud  
Notary Public

Print Name: Phoolmattie Rampersaud

My commission expires:

8-21-18

SEAL/STAMP



Loan Modification  
**Mario Melendez**  
**Teresea Melendez**  
Loan #0052394426

EXHIBIT A

A TRACT OF LAND LOCATED IN A PORTION IN THE OF LAND IN THE SOUTHEAST QUARTER OF SECTION 30, TOWNSHIP 2 NORTH, RANGE 10 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS

LOT 1, OF THE BALDWIN SHORT PLAT, RECORDED IN BOOK 3 OF SHORT PLATS, PAGE 426, IN SKAMANIA COUNTY RECORDS.

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