

Return To:  
Worldwide Recording  
9801 Legler Road  
Lenexa, KS 66219

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**RECORDING COVER SHEET**

Assessor's Parcel or Account Number: 03 08 29 0 0 0600 00

Abbreviated Legal Description: NE 1/4 Section 29, 3N, 8EWM

Full legal description located on page titled Exhibit A.

Grantor: Raynaldo Alvarez, Marjorie Alvarez

Grantee: Law VA Rates, Mortgage Electronic Registration Systems, Inc.

Previous Document Reference: 2016000370

Recording Requested by  
**Low VA Rates**  
AND WHEN RECORDED MAIL TO:  
**Low VA Rates**  
**384 S 400 W #100**  
**Lindon, UT 84042**

[Space Above This Line For Recording Data]

## LOAN MODIFICATION AGREEMENT

Lenders Loan Number: 02160363  
MIN: 101250200000238443  
MERS Phone: 1-888-679-6377

This Loan Modification Agreement (the "Agreement"), made this **3 day of March, 2016**, between **Raynaldo Alvarez / Marjorie Alvarez** ("Borrower") and **Low VA Rates, Mortgage Electronic Registration Systems, Inc.** (Mortgagee) amends and supplements the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated **02/19/2016** 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 in the County of Skamania, State of WA (the "Security Instrument"), as **2016000370**, and covering the real property specifically described as follows:

### SEE LEGAL DESCRIPTION ATTACHED HERETO

This property is more commonly known as:

**681 Wind River Highway**  
**Carson, WA 98610**

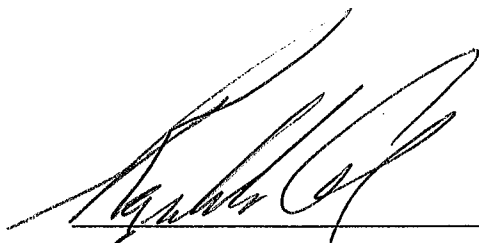
In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

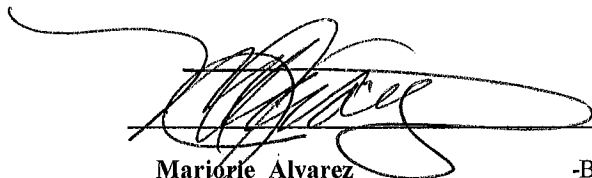
### **Amend First Change Date from August to July**

The Borrowers 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 Borrowers and **Low VA Rates** 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.

[Space Below This Line For State Specific Acknowledgments]

  
\_\_\_\_\_  
(Seal)  
Raynaldo Alvarez -Borrower

  
\_\_\_\_\_  
(Seal)  
Marjorie Alvarez -Borrower

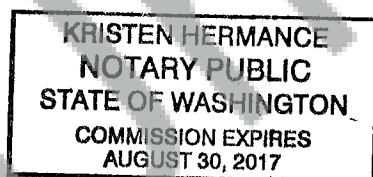
STATE OF WA

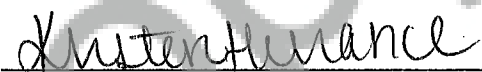
COUNTY OF Skamania

On this 3/7/2014, before me, Kristen Hermance, Notary Public, personally appeared Raynaldo Alvarez / Marjorie Alvarez, personally known to me to be the person whose name is signed to the within instrument and acknowledged to me that he/she executed the same in his authorized capacity, and that by his/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.

(Seal)



  
\_\_\_\_\_  
Notary Public  
My Commission Expires:


Low VA Rates

-Lender

  
By: KC Smalley

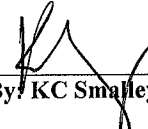
Mortgage Electronic Registration Systems, Inc

-Mortgagee

  
By: KC Smalley

KC Smalley

-Vice President

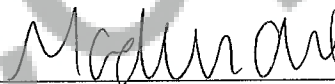
  
By: KC Smalley

STATE OF UTAH  
COUNTY OF UTAH

BEFORE ME, the undersigned, a Notary Public in and for said County and State, on this day personally appeared KC Smalley or proved to me to be the persons whose names are subscribed to the foregoing instrument, and acknowledged to me that they executed the same for the purposes and consideration therein expressed.

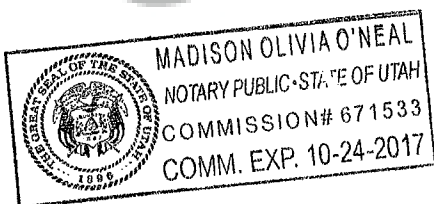
GIVEN UNDER MY HAND AND SEAL OF OFFICE, this day, March 4, 2016.

(Seal)



Notary Public

My Commission Expires: 10/24/17



Order No. S-9673AD  
Reference No.: PNEN132101  
Reference No.: 116033025100

## EXHIBIT A

The land referred to in this commitment is situated in the State of Washington, County of Stevens and is described as follows:

### Parcel A: (2189400)

That part of the Northwest quarter of the Northwest quarter of Section 11, Township 34 North, Range 39 East, W.M., in Stevens County, Washington, described as follows:

Commencing at the most Northerly corner of Lot 18, Ardenbrook Subdivision, according to plat thereof recorded August 28, 1972, under Auditor's File No. 414679; thence South  $73^{\circ}58'22''$  East 129.78 feet; thence South  $50^{\circ}25'22''$  East 98.33 feet to the True Point of Beginning; thence North  $59^{\circ}38'00''$  East 512.30 feet; thence North  $45^{\circ}03'24''$  East 78.69 feet; thence North  $25^{\circ}10'14''$  East 316.44 feet; thence North  $28^{\circ}26'24''$  East 185.00 feet; thence South  $51^{\circ}33'36''$  East to center of Pend Oreille River; thence Southwesterly along center of river to a point which bears South  $54^{\circ}44'36''$  East 121.71 feet; thence South  $30^{\circ}52'30''$  East 59.17 feet from Point of Beginning; thence North  $30^{\circ}52'30''$  West 59.17 feet; thence North  $54^{\circ}44'36''$  West 121.71 feet to Point of Beginning.

### Parcel B: (2189500)

Lot 4 of Amended Short Plat No. SP 23-74, located in Sections 3, 10 and 11, Township 34 North, Range 39 East, W.M., in Stevens County, Washington, according to plat thereof recorded January 5, 1976, under Auditor's File No. 443900.