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WASHINGTON RECORDING COVER SHEET

Document Title(s) (or transactions contained therein)

1. Loan Modification Agreement Fixed Rate (3179)

Grantor(s):

1. JASON JOSEPH HALL SUCCESSOR IN INTEREST TO JEAN SAULIE, A SINGLE PERSON*DECEASED

Grantee(s):

1. SELENE FINANCE LP, as attorney in fact for Wilmington Savings Fund Society, FSB, doing business as Christiana Trust, not in its individual capacity, but solely as trustee for BCAT 2015-13BTT
- 2.

Legal Description: (abbreviated: i.e. lot, block, plat or section, township, range)

1. ABBREVIATED LEGAL DESCRIPTION AS FOLLOWS: LOT 19, COLUMBIA HEIGHTS
2. Additional Legal Description is on attached Exhibit A

Assessor's Property Tax Parcel or Account Number at the time of recording:

03082941250000

Reference Number(s) of Documents assigned or released:

1. Instrument Number 148331 Book 240 Page 488
 - 2.
- Additional reference #'s on page ____ of document



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10961

Investor Loan No: 1503104450

LOAN MODIFICATION AGREEMENT (Providing for Fixed Interest Rate)

Assessor's Property Tax Parcel or Account Number: 03082941250000

Abbreviated Legal Description: Abbreviated Legal Description as follows: LOT 19, COLUMBIA HEIGHTS

Full legal description located on page: SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART
HEREOF:

This Loan Modification Agreement ("Agreement"), made this 29th day of June, 2018, between JASON JOSEPH HALL SUCCESSOR IN INTEREST TO JEAN SAULIE, A SINGLE PERSON*DECEASED ("Borrower") and SELENE FINANCE LP, as attorney in fact for Wilmington Savings Fund Society, FSB, doing business as Christiana Trust, not in its individual capacity, but solely as trustee for BCAT 2015-13BTT ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated April 14, 2003, in the amount of \$63,375.00 and recorded on April 14, 2003 in Book, Volume, or Liber No. 240, at Page 488 (or as Instrument No. 148331), of the Official (Name of Records) Records of SKAMANIA, WASHINGTON (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
332 COLUMBIA DR, CARSON, WA 98610
(Property Address)

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 July 1, 2018, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$76,208.60, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts 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 **4.500%**, from **July 1, 2018**. Borrower promises to make monthly payments of principal and interest of U.S. \$**482.13**, beginning on the 1st day of **August, 2018**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **4.500%** will remain in effect until principal and interest are paid in full. If on **July 1, 2038** (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 this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this 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, including, where applicable, the Timely Payment Rewards rate reduction, as described in paragraph 1 of the Timely Payment Rewards Addendum to Note and paragraph A.1. of the Timely Payment Rewards Rider. By executing this Agreement, Borrower waives any Timely Payment Rewards rate reduction to which Borrower may have otherwise been entitled; and
 - (b) all terms and provisions of any adjustable rate rider, or Timely Payment Rewards Rider, where applicable, 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.

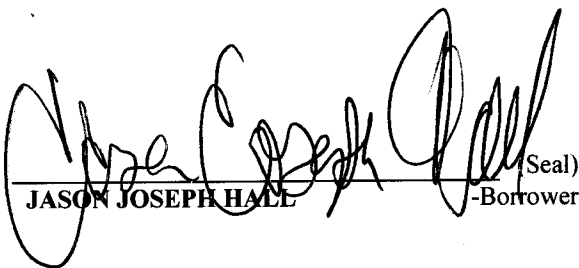
- (c) Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument.
- (d) All costs and expenses incurred by Lender in connection with this Agreement, including recording fees, title examination, and attorney's fees, 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 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.




 JASON JOSEPH HALL (Seal)
 -Borrower

____ (Seal)
 -Borrower

____ (Seal)
 -Borrower

____ (Seal)
 -Borrower

ACKNOWLEDGMENT

State of Washington
 County of Skamania

On this day personally appeared before me **JASON JOSEPH HALL** to me known to be the individual, or individuals described in and who executed the within and foregoing instrument, and acknowledged that he (she or they) signed the same as his (her or their) free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand this 16th day of July 2018

**NOTARY PUBLIC
 STATE OF WASHINGTON
 JUDY F. ROSS
 MY COMMISSION EXPIRES
 JUNE 26, 2022**


 Signature

JUDY F. ROSS
 Printed Name

Notary Public
 Title of Officer

CLALLAM COUNTY
 Place of Residence of Notary Public

(Seal or Stamp)

My Appointment Expires: 6/26/2022



ACCEPTED AND AGREED TO BY THE OWNER AND HOLDER OF SAID NOTE

SELENE FINANCE LP, as attorney in fact for Wilmington Savings Fund Society, FSB, doing business as Christiana Trust, not in its individual capacity, but solely as trustee for BCAT 2015-13BTT

By: April Dwyer 7/12/18
APRIL DWYER Vice President -Lender Date of Lender's Signature

ACKNOWLEDGMENT

State of Florida

County of Duval

The foregoing instrument was acknowledged before me this 7/12/18 by APRIL DWYER, Vice President of SELENE FINANCE LP, as attorney in fact for Wilmington Savings Fund Society, FSB, doing business as Christiana Trust, not in its individual capacity, but solely as trustee for BCAT 2015-13BTT, a Delaware limited partnership, on behalf of the limited partnership. He/she is personally known to me or who has produced NA as identification.

Troy Mendoza
 Signature of Person Taking Acknowledgment

Troy Mendoza

Name Type, Printed or Stamped

NA
 Title or Rank

Serial Number, if any: NA

My Commission Expires: 3/7/2021



(Seal)



EXHIBIT A

BORROWER(S): JASON JOSEPH HALL SUCCESSOR IN INTEREST TO JEAN SAULIE, A SINGLE PERSON*DECEASED

LOAN NUMBER: 835470

LEGAL DESCRIPTION:

STATE OF WASHINGTON, COUNTY OF SKAMANIA, AND DESCRIBED AS FOLLOWS:

LOT 19, COLUMBIA HEIGHTS, ACCORDING TO THE RECORDED PLAT THEREOF, RECORDED IN BOOK "A" OF PLATS, PAGE 136, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON. TAX ID:03082941250000

Assessor's Property Tax Parcel or Account Number: 03082941250000

ALSO KNOWN AS: 332 COLUMBIA DR, CARSON, WA 98610



Loan No. 835470

Borrowers ("Borrower"): JASON JOSEPH HALL SUCCESSOR IN INTEREST TO JEAN SAULIE, A SINGLE PERSON*DECEASED

LOAN MODIFICATION AGREEMENT RIDER

THIS LOAN MODIFICATION AGREEMENT RIDER is made this 29th day of, June, 2018, by and between the undersigned borrower (the "Borrower") and SELENE FINANCE LP, as attorney in fact for Wilmington Savings Fund Society, FSB, doing business as Christiana Trust, not in its individual capacity, but solely as trustee for BCAT 2015-13BTT, (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:

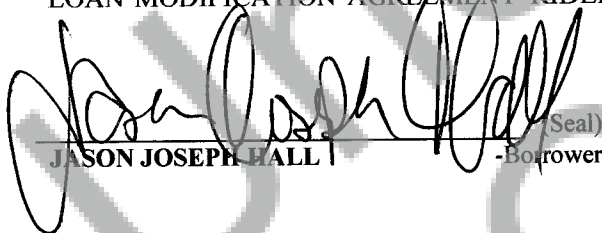
1. Costs and Expenses

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.


 JASON JOSEPH HALL

(Seal)
 -Borrower

(Seal)
 -Borrower

(Seal)
 -Borrower

(Seal)
 -Borrower

