

This instrument prepared by and return after recording to:  
Gateway Mortgage Group, LLC  
244 S Gateway Place, Jenks, OK 74037

[Space Above This Line For Recording Data]

Loan No 13148300M

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

This Loan Modification Agreement ("Agreement"), made this 30th day of January, 2018, Cory M Kratovil and Christie A Kratovil, husband and wife, ("Borrower") and Gateway Mortgage Group, LLC. ("Lender"), and Mortgage Electronic Registration Systems, Inc. ("MERS") [{"Mortgagee"}] [{"Beneficiary"}], amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated July 17, 2017; Recording No.: 2017001464, of the Real Property Records of Skamania County, WA 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

161 Malfait Tracts Road  
Washougal, WA 98671  
(Property Address)

The real property described being set forth as follows:

The East 10 feet of Lot 6 and Lot 7 of MALFAIT RIVER FRONT TRACTS, according to the Plat thereof, recorded in Book A of Plats, Page 123, in the County of Skamania, State of Washington.

(Legal Description)

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (not withstanding anything to the contrary contained in the Note or Security Instrument):

1. As January 30, 2018, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$420,000.00 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 4.250%, from February 5, 2018. Borrower promises to make monthly payments of principal and interest of U.S. \$2,066.15, beginning on the 1<sup>st</sup> day of April 1, 2018 and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of 4.250% will remain in effect until principal and interest are paid in full. If on March 1, 2048 (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, 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.

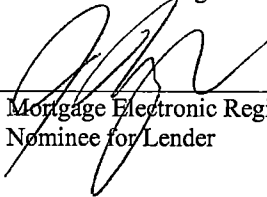
- (f) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as nominee for Lender and Lender's successors and assigns. MERS is the [Mortgagee] [Beneficiary] of record under the Security Instrument and this Agreement. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

 (Seal)  
Gateway Mortgage Group, LLC -Lender

 (Seal)  
Cory M Kratovil -Borrower

By: Jason McPherson  
V.P. of Retail Operations  
2/5/18  
Date of Lender's Signature

 (Seal)  
Christie A Kratovil -Borrower

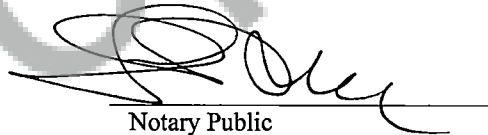
  
Mortgage Electronic Registration Systems, Inc.  
Nominee for Lender

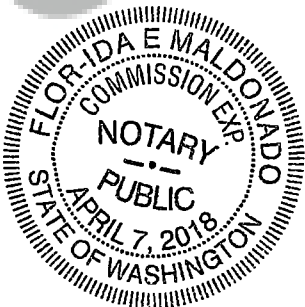
STATE OF Washington  
COUNTY OF Clark

ACKNOWLEDGEMENT

This instrument was acknowledged before me on the 30 day of January, 2018, on this day personally appeared Cory M Kratovil and Christie A Kratovil, husband and wife, Known to me to be the person(s) whose name is subscribed to the foregoing instrument and acknowledged to me that he/she/they executed the same for the purposes and consideration therein expressed.

My commission expires: April 7, 2018

  
Notary Public



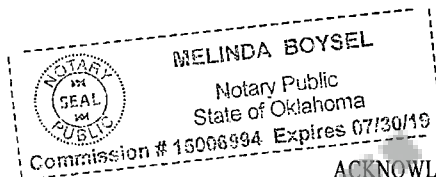
ACKNOWLEDGEMENT

STATE Of Oklahoma}

COUNTY Of Tulsa}

This instrument was acknowledged before me on the 5<sup>th</sup> day of February 2018 by Jason McPherson, Vice President of Post Closing Operations of Gateway Mortgage Group, LLC, a Limited Liability Company, on behalf of said Limited Liability Company.

My commission expires:



Melinda Boyse  
Notary Public

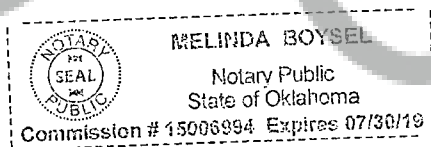
ACKNOWLEDGEMENT

STATE Of Oklahoma}

COUNTY Of Tulsa}

This instrument was acknowledged before me on 5<sup>th</sup> day of February 2018, by Jason McPherson, Vice President of Post Closing Operations a Nominee for Lender Mortgage Electronic Registration Systems, INC, on behalf of said Lender.

My commission expires:



[Signature]  
Jason McPherson

Melinda Boyse  
Notary Public