

Skamania County, WA  
Total: \$111.50 Pgs=9  
MODAG  
Request of: COLUMBIA GORGE TITLE- SKAMANIA  
eRecorded by: Simplifile

**2021-000109**

01/11/2021 03:11 PM

Loan No: 774219

**AFTER RECORDED MAIL TO:**

GSF Mortgage Corporation  
ATTN: Michelle Esteves  
15430 W. Capitol Drive  
Brookfield, WI 53005  
PARCEL NUMBER: 03753620186000  
LOAN NUMBER: 774219

MIN No. 1003109-0000773645-1  
MERS Phone 1-888-679-6377

**This instrument was drafted by:**  
Gerard Navarro  
Robertson Anschutz Vettors, LLC  
1500 CityWest Boulevard, Ste. 700  
Houston, TX 77042  
713-980-9546

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

This Loan Modification Agreement ("Agreement"), made on **November 13, 2020**, between **James R Landers and Sofia Urrutia-Lopez, husband and wife and Rebecca Urrutia-Lopez, a single woman** ("Borrower") and **GSF Mortgage Corporation** ("Lender"), and **Mortgage Electronic Registration Systems, Inc.** ("Mortgagee"), amends and supplements (1) the Mortgage, Deed of Trust, Security Deed (the "Security Instrument"), dated **October 29, 2019**, and recorded in/under 2019 002 177 of the Official Records of Real Property of **Skamania County, Washington**, and (2) the Note, in favor of **GSF Mortgage Corporation**, 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

**51 Bone Rd**  
**Stevenson, WA 98648**  
[Property Address]

the real property described being set forth as follows:

**See Exhibit "A" attached hereto and made a part hereof for all purposes**

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 **November 13, 2020**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$296,091.00**, consisting of the unpaid amount(s) loaned to Borrower by Lender and any interest and other amounts capitalized.
2. 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 **3.125%**, from **November 13, 2020**. Borrower promises to make the monthly payments of principal and interest of U.S. **\$1,268.38**, beginning on **the First day of January, 2021**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **3.125%** will remain in effect until principal and interest are paid in full. If on **December 01, 2050** (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 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 the 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; 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.
  - (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. ☐

EXECUTED [Date] 11/17/2020 to be effective as of **November 13, 2020.**

**Borrower**

[Signature] 11/17/2020  
James R Landers Date

[Signature] 11/17/20  
Sofia Urrutia-Lopez Date

[Signature] 11/20/20  
Rebecca Urrutia-Lopez Date

State of WASHINGTON

County of SKAMANIA

This record was acknowledged before me on [Date] 11/17/2020 by **James R Landers and Sofia Urrutia-Lopez and Rebecca Urrutia-Lopez.**

[Signature]  
Signature of Notary Public

(Stamp)

Notary  
(Title of Office)

My commission expires: 11/29/2023

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

GSF Mortgage Corporation

By: Deborah Beier

Name: DEBORAH BEIER

Title: C.O.O.

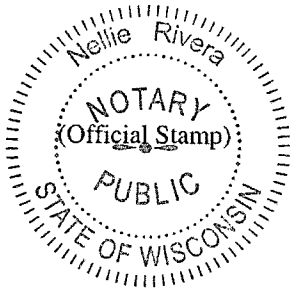
Date: 11-23-2020

Unofficial  
Copy

State of WI  
County of WAUKESHA

Loan No: 774219

This record was acknowledged before me on (Date) 11-23-2020  
by [Name(s) of Individual(s)] DEBORAH BEIER  
as [Type of Authority/Title, Such As Officer or Trustee] C.O.O.  
of [Name of Party on Behalf of Whom Record was Executed] GSF MORTGAGE CORP



Nellie Rivera  
Notary Public (Signature of Notarial Officer)  
NELLIE RIVERA  
(Printed Name of Notarial Officer)  
NOTARY  
(Title of Notarial Officer)

My commission expires: 6-11-2024

Mortgage Electronic Registration Systems, Inc.

Loan No: 774219

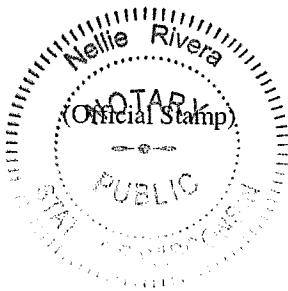
By: Deborah Beer  
Name: DEBORAH BEER  
Title: C.O.O.  
Date: 11-23-2020

LOAN MODIFICATION AGREEMENT -- Single Family  
Fannie Mae UNIFORM INSTRUMENT  
Form 3179 1/01 (rev.04/14) (page 7) MODIFIED BY RAV  
(DoD) RA0747717A - MOD3179.mls - Rev. 11/11/2020

State of WI  
County of WAUKESHA

Loan No: 774219

This record was acknowledged before me on (Date) 11-23-2020  
by [Name(s) of Individual(s)] DEBORAH BEER  
as [Type of Authority/Title, Such As Officer or Trustee] C.O.O.  
of [Name of Party on Behalf of Whom Record was Executed] MERS CORP



Nellie Rivera  
Notary Public (Signature of Notarial Officer)  
NELLIE RIVERA  
(Printed Name of Notarial Officer)  
NOTARY  
(Title of Notarial Officer)

My commission expires: 6-11-2024



**EXHIBIT "A"**

**The East 150 feet of the South 417.5 feet of Government Lot 9, Section 36, Township 3 North, Range 7 1/2 East of the Willamette Meridian, in the County of Skamania, State of Washington. EXCEPT that portion lying South of the North line of Strawberry Loop Road**