

Skamania County, WA
Total: \$111.50 Pgs=9
MODAG
Request of: CLARK COUNTY TITLE COMPANY
eRecorded by: Simplifile

2021-001129

03/31/2021 02:14 PM

Loan No: 786109

AFTER RECORDED MAIL TO:

GSF Mortgage Corporation
ATTN: Michelle Esteves
15430 W. Capitol Drive
Brookfield, WI 53005
PARCEL NUMBER: 02-05-35-0-0-0402-00
LOAN NUMBER: 786109

MIN No. 1003109-0000783830-7
MERS Phone 1-888-679-6377

This instrument was drafted by:

Gerard Navarro
Robertson Anschutz Vettters, 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 **March 24, 2021**, between **Jody Just and Chance Just, a married couple** ("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 **May 15, 2020**, and recorded in/under **File No. 2020-001116** on **May 18, 2020** 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", herein modified to and located at

282 Karousel Ln
Washougal, WA 98671
[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 **March 24, 2021**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$499,643.00**, 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 **3.250%**, from **March 24, 2021**. Borrower promises to make the monthly payments of principal and interest of U.S. **\$2,174.48**, beginning on the **First day of May, 2021**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **3.250%** will remain in effect until principal and interest are paid in full. If on **April 01, 2051** (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] 3/26/2021 to be effective as of **March 24, 2021.**

Borrower

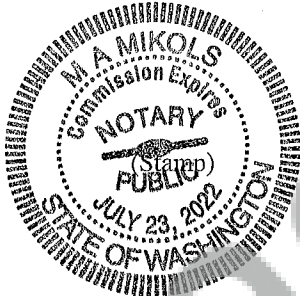
Jody Just 3/26/2021
Jody Just Date

Chance Just 3-26-2021
Chance Just Date

State of Washington

County of Clark

This record was acknowledged before me on [Date] March 26, 2021 by **Jody Just and Chance Just.**



M. A. Mikols
Signature of Notary Public

NOTARY PUBLIC
(Title of Office)

My commission expires: July 23, 2022

Loan No: 786109

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

GSF Mortgage Corporation

By: Deborah Beier

Name: Deborah Beier COO

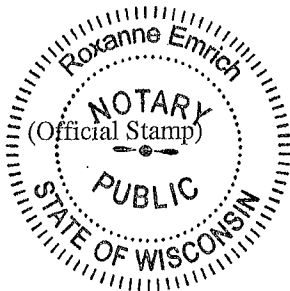
Title: 3/29/21

Date: 3/29/21

State of Wisconsin
County of Waukesha

Loan No: 786109

This record was acknowledged before me on (Date) 3/29/21
by [Name(s) of Individual(s)] Deborah Beier
as [Type of Authority/Title, Such As Officer or Trustee] COO
of [Name of Party on Behalf of Whom Record was Executed] GSF Mortgage Corporation



Roxanne Emrich
Notary Public (Signature of Notarial Officer)

Roxanne Emrich
(Printed Name of Notarial Officer)

Notary
(Title of Notarial Officer)

My commission expires: 2/25/2025

Mortgage Electronic Registration Systems, Inc.

Loan No: 786109

By: Deborah Beier

Name: _____

Title: Deborah Beier COO

Date: 3/29/21

LOAN MODIFICATION AGREEMENT -- Single Family
Fannie Mae UNIFORM INSTRUMENT
Form 3179 1/01 (rev.04/14) (page 7) MODIFIED BY RAV
(DoD) RA0782169A - MOD3179.mls - Rev. 11/11/2020

State of Wisconsin
County of Waushara

Loan No: 786109

This record was acknowledged before me on (Date) 3/29/21
by [Name(s) of Individual(s)] Deborah Beier
as [Type of Authority/Title, Such As Officer or Trustee] COO
of [Name of Party on Behalf of Whom Record was Executed] GSF Mortgage Corporation

Roxanne Emrich
Notary Public (Signature of Notarial Officer)

Roxanne Emrich
(Printed Name of Notarial Officer)

Notary
(Title of Notarial Officer)

My commission expires: 2/25/2025



Loan No.: 786109

EXHIBIT "A"

LOT 3 OF PERMAN SHORT PLAT, RECORDED UNDER RECORDING NO. 2007167668, RECORDS
OF SKAMANIA COUNTY, WASHINGTON

(DoD) RA0782169A - ExhibitA.ra - 04/19/2017