

Skamania County, WA

Total: \$209.50 Pgs=7

MODAG

Request of: FIRST AMERICAN TITLE INSURANCE COMPANY

eRecorded by: Simplifile

2021-003022

09/07/2021 07:43 AM

When recorded mail to:

FIRST AMERICAN TITLE CO.

FAMS – DTO RECORDING

3 FIRST AMERICAN WAY

SANTA ANA, CA 92707-9991

County: SKAMANIA

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Please print or type information WASHINGTON STATE RECORDER'S Cover Sheet (RCW 65.04)

Document Title(s) (or transactions contained therein) (all areas applicable to your document **must** be filled in)

LOAN MODIFICATION AGREEMENT (DEED OF TRUST)

Reference Numbers(s) of related documents: INSTRUMENT NO. 2018001082

Additional reference #'s on page 3 of document

Grantor(s)/Borrower(s): COURTNEY C. ROBINSON, JERETH ROBINSON

Additional Grantors on page 2 of document

Lender/Grantee(s): LAKEVIEW LOAN SERVICING, LLC, BY FLAGSTAR BANK FSB, ATTORNEY IN FACT UNDER LIMITED POA

Additional names on page 3 of document

Trustee(s): COLUMBIA GORGE TITLE

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

LOTS OF WIND RIVER ESTATES SUBDIVISION, BOOK B, COUNTY OF SKAMANIA, STATE OF WA

Complete legal description on page 7

Assessor's Property Tax Parcel/Account Number

03082931010800

☐ Assessor Tax # not yet assigned

The Auditor/Recorder will rely on the information provided on the form. The responsibility for the accuracy of the indexing information is that of the document preparer. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.

0504910577

This Document Prepared By:
STEPHEN SALKAY
FLAGSTAR BANK, FSB
532 RIVERSIDE AVE.
JACKSONVILLE, FL 32202
800-393-4887

When Recorded Mail To:
FIRST AMERICAN TITLE CO.
FAMS – DTO RECORDING
3 FIRST AMERICAN WAY
SANTA ANA, CA 92707-9991

Tax/Parcel #: 03082931010800

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Original Principal Amount: \$313,222.00

Unpaid Principal Amount: \$301,222.11

New Principal Amount: \$312,595.18

New Money (Cap): \$11,373.07

FHA/VA/RHS Case No.: 703 566-2510247

Loan No: 0504910577

LOAN MODIFICATION AGREEMENT (DEED OF TRUST)

This Loan Modification Agreement (“Agreement”), made this **15TH** day of **JUNE, 2021**, between **COURTNEY C. ROBINSON AND JERETH ROBINSON, WIFE AND HUSBAND** (“Borrower”), whose address is **21 CLAIRE WAY, CARSON,**

WASHINGTON 98610 and LAKEVIEW LOAN SERVICING, LLC, BY FLAGSTAR BANK FSB, ATTORNEY IN FACT UNDER LIMITED POA

("Lender"), whose address is **532 RIVERSIDE AVE., JACKSONVILLE, FL 32202**, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated **MAY 21, 2018** and recorded on **MAY 24, 2018** in **INSTRUMENT NO. 2018001082**, of the **OFFICIAL** Records of **SKAMANIA COUNTY, WASHINGTON**, 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

21 CLAIRE WAY, CARSON, WASHINGTON 98610
(Property Address)

the real property described is located in **SKAMANIA COUNTY, WASHINGTON** and 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, **JUNE 1, 2021** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$312,595.18**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest and other amounts capitalized, which is limited to escrows, and any legal fees and related foreclosure costs that may have been accrued for work completed, in the amount of U.S. **\$11,373.07**. **This Unpaid Principal Balance has been reduced by the HUD Partial Claim amount of \$0.00.**
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 **3.2500%**, from **JUNE 1, 2021**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$1,360.43**, beginning on the **1ST** day of **JULY, 2021**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **JUNE 1, 2051** (the "Maturity Date"), the 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 it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may require immediate payment in full of all sums secured by this Security Instrument.

If the Lender exercises this option, the Lender shall give the 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 the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.

4. The Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever cancelled, 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. **If the Borrower has, since inception of this loan but prior to this Agreement, received a discharge in a Chapter 7 bankruptcy, and there having been no valid reaffirmation of the underlying debt, by entering into this Agreement, the Lender is not attempting to re-establish any personal liability for the underlying debt.**
6. 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. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.
7. Borrower agrees to make and execute other documents or papers as may be necessary 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.

In Witness Whereof, I have executed this Agreement.

Borrower: COURTNEY C. ROBINSON

6/23/21

Date

Borrower: JERETH ROBINSON

6/23/21

Date

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT

State of ~~WASHINGTON~~ Ore
County of Hood River

I certify that I know or have satisfactory evidence that **COURTNEY C. ROBINSON, JERETH ROBINSON**, is/are the person(s) who appeared before me, and said person(s) acknowledged that (he/she/they) signed this instrument and acknowledged it to be (his/her/their) free and voluntary act for the uses and purposes mentioned in the instrument.

NA This notarial act involved the use of communication technology

Dated: 6/23/21

[Signature]
Signature of Notary Public

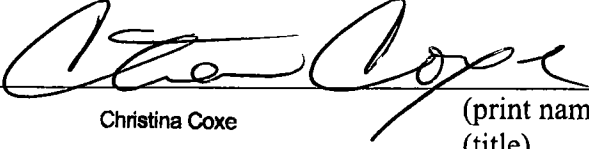
Notary Public Printed Name: Channing S Morris

My commission expires: July 9th 2024



In Witness Whereof, the Lender has executed this Agreement.

**LAKEVIEW LOAN SERVICING, LLC, BY FLAGSTAR BANK FSB, ATTORNEY
IN FACT UNDER LIMITED POA**

By  6/28/2021
Christina Cox (print name) Date
Bank Officer (title)

_____[Space Below This Line for Acknowledgments]_____

LENDER ACKNOWLEDGMENT

STATE OF FLORIDA

COUNTY OF Duval

The foregoing instrument was acknowledged before me by means of ☒ physical presence or
☐ online notarization, this 28 day of JUNE,
2021 (year), by Christina Cox (name of person) as
Bank Officer (type of authority,...e.g. officer, trustee, attorney in
fact) for **LAKEVIEW LOAN SERVICING, LLC, BY FLAGSTAR BANK FSB,
ATTORNEY IN FACT UNDER LIMITED POA**
(name of party on behalf of whom instrument was executed).


(Signature of Notary Public - State of Florida)

Michael McCormick
(Print, Type, or Stamp Commissioned Name of Notary Public)

Personally Known OR Produced Identification

Type of Identification Produced _____

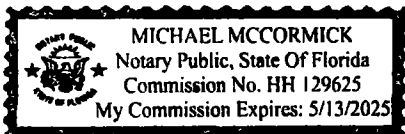


EXHIBIT A

BORROWER(S): COURTNEY C. ROBINSON AND JERETH ROBINSON, WIFE AND HUSBAND

LOAN NUMBER: 0504910577

LEGAL DESCRIPTION:

The land referred to in this document is situated in the CITY OF CARSON, COUNTY OF SKAMANIA, STATE OF WA, and described as follows:

LOT 5 OF WIND RIVER ESTATES SUBDIVISION, ACCORDING TO THE PLAT THEREOF, RECORDED IN BOOK "B" OF PLATS, PAGE 90, RECORDS OF SKAMANIA COUNTY, WASHINGTON.

Tax/Parcel No. 03082931010800

ALSO KNOWN AS: 21 CLAIRE WAY, CARSON, WASHINGTON 98610