

Skamania County, WA  
Total: \$211.50 Pgs=9  
MODAG  
Request of:  
eRecorded by: CSC Ingeo

**2021-003883**  
11/22/2021 02:17 PM

When recorded mail to:  
**FIRST AMERICAN TITLE CO.**  
**FAMS – DTO RECORDING**  
**3 FIRST AMERICAN WAY**  
**SANTA ANA, CA 92707-9991**

County: **SKAMANIA**

\_\_\_\_\_[Space Above This Line for Recording Data]\_\_\_\_\_

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. 2010176467**

Additional reference #'s on page \_\_\_\_ of document

Grantor(s)/Borrower(s): **NICKOLAS J. ELLSON**

Additional Grantors on page \_\_\_\_ of document

Lender/Grantee(s): **HOMESTREET BANK**

Additional names on page \_\_\_\_ of document

Trustee(s): **SKAMANIA COUNTY TITLE INSURANCE COMPANY, A WASHINGTON CORP**

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

**S17 T3N R8E IN SKAMANIA COUNTY STATE OF WASHINGTON**

Complete legal description on page 6

Assessor's Property Tax Parcel/Account Number  
**03-08-17-3-0-1405-00**

☐ 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.



0000472255

This Document Prepared By:  
**ANA INDREGINAL**  
**HOMESTREET BANK**  
**33405 8TH AVE SO, SUITE 100**  
**FEDERAL WAY, WA 98003**  
**(800) 237-3194**

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

**Tax/Parcel #: 03-08-17-3-0-1405-00**

\_\_\_\_\_[Space Above This Line for Recording Data]\_\_\_\_\_

**Original Principal Amount: \$152,863.00**

**FHA/VA/RHS Case No.:566- 0052183 703**

**Unpaid Principal Amount: \$120,694.61**

**Loan No: 0000472255**

**New Principal Amount: \$122,404.50**

**New Money (Cap): \$1,709.89**

## **LOAN MODIFICATION AGREEMENT (DEED OF TRUST)**

This Loan Modification Agreement ("Agreement"), made this **20TH** day of **OCTOBER, 2021**, between **NICKOLAS J. ELLSON, AN UNMARRIED INDIVIDUAL** ("Borrower"), whose address is **1671 METZGER RD, CARSON, WASHINGTON 98610**

and **HOMESTREET BANK** ("Lender"), whose address is **33405 8TH AVE S, SUITE 100, FEDERAL WAY, WA 98003**, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated **SEPTEMBER 21, 2010** and recorded on **SEPTEMBER 23, 2010** in **INSTRUMENT NO. 2010176467**, 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

**1671 METZGER RD, 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, **NOVEMBER 1, 2021** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$122,404.50**, 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. **\$1,709.89**.
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 **3.0000%**, from **NOVEMBER 1, 2021**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$516.06**, beginning on the **1ST** day of **DECEMBER, 2021**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **NOVEMBER 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.

*Nickolas J. Ellson*  
Borrower: **NICKOLAS J. ELLSON**

11-12-21

Date

\_\_\_\_\_[Space Below This Line for Acknowledgments]\_\_\_\_\_

### **BORROWER ACKNOWLEDGMENT**

State of **WASHINGTON**

County of SKAMANIA

I certify that I know or have satisfactory evidence that **NICKOLAS J. ELLSON**, 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.

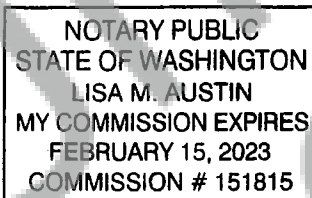
\_\_\_\_\_ This notarial act involved the use of communication technology

Dated: 11/12/2021

*Lisa M Austin*  
Signature of Notary Public

Notary Public Printed Name: LISA M AUSTIN

My commission expires: 02/15/2023



In Witness Whereof, the Lender has executed this Agreement.

**HOMESTREET BANK**

Melissa Hjorten

By

*MH*  
Assistant Vice President

Assistant Vice President

(print name)

(title)

11-22-2021

Date

\_\_\_\_\_ [Space Below This Line for Acknowledgments] \_\_\_\_\_

**LENDER ACKNOWLEDGMENT**

STATE OF

Washington

COUNTY OF

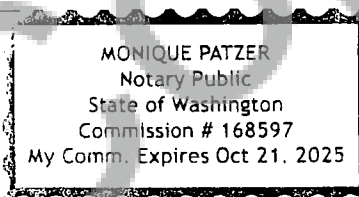
King

I certify that I know or have satisfactory evidence that Melissa Hjorten is the person who appeared before me, and said person acknowledge that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged it as the **ASSISTANT VICE PRESIDENT** of **HOMESTREET BANK**, to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

\_\_\_\_\_ This notarial act was an online notarization using communication technology

Dated: 11.22.2021

*Monique Patzer*  
Notary Public



(Seal or stamp)

Printed Name: Monique Patzer

My appointment expires: 10.21.25

**EXHIBIT A**

**BORROWER(S): NICKOLAS J. ELLSON, AN UNMARRIED INDIVIDUAL**

**LOAN NUMBER: 0000472255**

**LEGAL DESCRIPTION:**

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

**A TRACT OF LAND IN THE SOUTHWEST QUARTER OF SECTION 17, TOWNSHIP 3 NORTH, RANGE 8 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS:**

**LOT 2 OF THE COATES SHORT PLAT, RECORDED MAY 28, 1981 IN BOOK 3 OF SHORT PLATS, PAGE 7, AUDITOR FILE NO. 94296, RECORDS OF SKAMANIA COUNTY, WASHINGTON.**

**Tax/Parcel No. 03-08-17-3-0-1405-00**

**ALSO KNOWN AS: 1671 METZGER RD, CARSON, WASHINGTON 98610**

Date: **OCTOBER 20, 2021**

Loan Number: **0000472255**

Lender: **HOMESTREET BANK**

Borrower: **NICKOLAS J. ELLSON**

Property Address: **1671 METZGER RD, CARSON, WASHINGTON 98610**

### **NOTICE OF NO ORAL AGREEMENTS**

**THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES.**

**THERE ARE NO ORAL AGREEMENTS BETWEEN THE PARTIES.**

**Receipt of Notice.** The undersigned hereby admit to having each received and read a copy of this Notice on or before execution of the Loan Agreement. "Loan Agreement" means one or more promises, promissory notes, agreements, undertakings, security agreements, deeds of trust or other documents, or commitments, or any combination of those actions or documents, pursuant to which a financial institution loans or delays repayment of or agrees to loan or delay repayment of money, goods or any other thing of value or to otherwise extend credit or make a financial accommodation.

  
Borrower: **NICKOLAS J. ELLSON**

11-12-21  
**Date**



Date: **OCTOBER 20, 2021**

Loan Number: **0000472255**

Lender: **HOMESTREET BANK**

Borrower: **NICKOLAS J. ELLSON**

Property Address: **1671 METZGER RD, CARSON, WASHINGTON 98610**

## **ERRORS AND OMISSIONS COMPLIANCE AGREEMENT**

In consideration of **HOMESTREET BANK**

(the "Lender") agreeing to modify the referenced loan (the "Loan") to the Borrower, the Borrower agrees that if requested by the Lender, the Borrower will correct, or cooperate in the correction of, any clerical errors made in any document or agreement entered into in connection with the modification of the Loan, if deemed necessary or desirable in the reasonable discretion of the Lender, to enable Lender to sell, convey, seek guaranty or market the Loan to any entity, including without limitation, the Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Government National Mortgage Association, the Federal Housing Authority, the Department of Veterans Affairs or any municipal bond authority.

The Borrower agrees to comply with all such requests made by the Lender within 30 days of receipt of written request from the Lender.

The Borrower makes this agreement in order to assure that the documents and agreements executed in connection with the modification of the Loan will conform to and be acceptable in the marketplace in the event the Loan is transferred, conveyed, guaranteed or marketed by the Lender.

  
Borrower: **NICKOLAS J. ELLSON**

11-12-21  
**Date**