

Skamania County, WA  
Total: \$211.50 Pgs=9  
MODAG  
Request of: COLUMBIA GORGE TITLE- SKAMANIA  
eRecorded by: Simplifile

**2022-000218**

02/01/2022 12:12 PM

Loan No: 777586

**AFTER RECORDED MAIL TO:**

Go Mortgage, LLC  
ATTN: Michelle Esteves  
15430 W. Capitol Drive  
Brookfield, WI 53005  
PARCEL NUMBER: 02053400010100  
LOAN NUMBER: 777586

MIN No. 1003109-0000776565-8  
MERS Phone 1-888-679-6377

**THIS INSTRUMENT WAS DRAFTED BY:**

Gerard Navarro  
Robertson Anschutz Vettors, LLC  
10850 Richmond Avenue, Suite 350  
Houston, TX 77042  
713-980-9546

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

This Loan Modification Agreement ("Agreement"), made on 1-25-2022 and effective as of January 01, 2022 (the "Effective Date"), between **Elliott Joseph Juarez and Robyn Juarez, husband and wife, as to 20% interest and Matthew Chaves Juarez and Rachel Juarez, husband and wife, as to an undivided 80% interest** ("Borrower") and **Go Mortgage, LLC ("Lender"), and Mortgage Electronic Registration Systems, Inc. ("Mortgagee")**, amends and supplements (1) the Mortgage, Deed of Trust, Security Deed (the "Security Instrument"), dated **September 08, 2020**, and recorded in/under 2020-002499 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

**1421 Wantland Rd  
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 the Effective Date, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$343,900.00**, consisting of the unpaid amount(s) loaned to Borrower by Lender

Sig-D0777 KM  
45141926081-10  
Fidelity National Title of Oregon

and any interest and other amounts capitalized. The current yearly rate of interest shall remain in effect until the Effective Date when the yearly rate of interest shall be as set forth in paragraph No. 2 below.

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 **2.875%**, from the Effective Date. Borrower promises to make the monthly payments of principal and interest of U.S. **\$1,468.76**, beginning on **the First day of March, 2022**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **2.875%** will remain in effect until principal and interest are paid in full. If on **October 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] 1-25-2022**Borrower**

[Signature] 1/25/2022  
Elliott Joseph Juarez Date

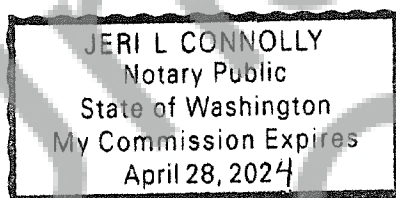
[Signature] 1-25-2022  
Robyn Juarez Date

[Signature] 01-25-2022  
Matthew Chaves Juarez Date

[Signature] 1-25-2022  
Rachel Juarez Date

State of Washington  
County of Spokane

This record was acknowledged before me on [Date] 1-25-22 ~~1-26-22~~ <sup>SLC</sup> by Elliott Joseph Juarez and Robyn Juarez and Matthew Chaves Juarez and Rachel Juarez.



(Official Seal or Stamp)

[Signature]  
Notary Public (Signature of Notarial Officer)  
Jeri L. Connolly  
(Printed Name of Notarial Officer)

My commission expires: April 28, 2024

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

Go Mortgage, LLC

By: Deborah Beier

Name: Deborah Beier COO

Title: \_\_\_\_\_

Date: 1-27-22

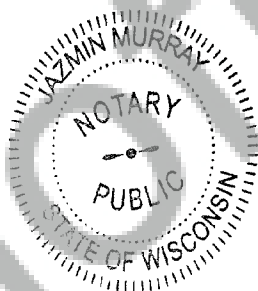
Unofficial Copy

Loan No: 777586

State of Wisconsin  
County of Waukesha

This record was acknowledged before me on (Date) January 27<sup>th</sup> 2022  
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] Go Mortgage, LLC

(Official Stamp)



Jazmin Murray  
Notary Public (Signature of Notarial Officer)

Jazmin Murray  
(Printed Name of Notarial Officer)

Notary  
(Title of Notarial Officer)

My commission expires: 11-30-2025

Loan No: 777586

Mortgage Electronic Registration Systems, Inc.

By: Deborah Beier

Name: Deborah Beier COO

Title: \_\_\_\_\_

Date: 1-27-22

UNOFFICIAL COPY

LOAN MODIFICATION AGREEMENT -- Single Family  
Form 3179 1/01 (rev.04/14) (page 7) MODIFIED BY RAV  
(DoD) RA0809593A - MOD3179.mls - Rev. 11/24/2021

State of Wisconsin  
County of Waukesha

Loan No: 777586

This record was acknowledged before me on (Date) January 27<sup>th</sup> 2022  
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] Go mortgage, LLC

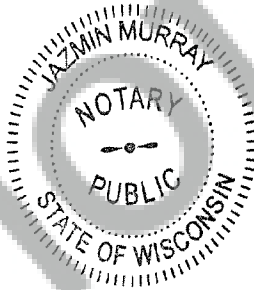
Jazmin Murray  
Notary Public (Signature of Notarial Officer)

Jazmin Murray  
(Printed Name of Notarial Officer)

Notary  
(Title of Notarial Officer)

My commission expires: 11-30-2025

(Official Stamp)





**EXHIBIT "A"**

A portion of the Northeast Quarter of the Northeast Quarter of Section 34, Township 2 North, Range 5 East of the Willamette Meridian, in the County of Skamania, State of Washington, described as follows:

Beginning at a point on the North line of the Northeast Quarter of the Northeast Quarter, North 89° 27' 32" West, 327.85 feet from the Northeast corner thereof, said point being the Northwest corner of the East Half of the East Half of the Northeast Quarter of the Northeast Quarter; thence South 00° 37' 43" West along the West line thereof, 368.12 feet to a ½ inch iron rod on the North Right-of-Way line of a 60 foot easement; thence following said North right of way line along the arc of a 120 foot radius curve to the right (the incoming tangent of which is South 51° 38' 06" West) for an arc distance of 90.82 feet; thence North 85° 00' 00" West, 111.93 feet; thence along the arc of a 230 foot radius curve to the left for an arc distance of 101.03 feet; thence South 69° 50' 00" West, 203.18 feet; thence along the arc of a 120 foot radius curve to the right for an arc distance of 75.75 feet; thence North 74° 00' 00" West, 7.02 feet; thence along the arc of a 180 foot radius curve to the left for an arc distance of 120.43 feet; thence South 67° 40' 00" West, 48.36 feet; thence leaving said North Right-of-Way line, North 79° 40' 00" West, 259.69 feet to a point on the West line of the Northeast Quarter of the Northeast Quarter; thence North 00° 48' 50" East along said West line, 455.50 feet, to a 5/8 inch iron rod at the Northwest corner thereof; thence South 89° 27' 32" East, 983.54 feet to the point of beginning.

ALSO known as Lot 2 of the JACK SPRINKEL Survey, recorded June 2, 1978, in Book 1 of Surveys, Page 148, records of Skamania County.