

Skamania County, WA
Total: \$208.50 Pgs=6
MODAG
Request of: TICOR TITLE COMPANY
eRecorded by: Simplifile

2022-000605
03/24/2022 03:44 PM

Return Address:

Mann Mortgage, LLC
Attn: Final Document Dept
120 Whitefish Stage
Kalispell, MT 59901

TICOR TITLE
Wild220310

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)

1. Loan Modification Agreement 2.
3. 4.

Reference Number(s) of Documents assigned or released: 2021-002357

Additional reference #'s on page ____ of document

Grantor(s) Exactly as name(s) appear on document

1. Katherine M Huntington
2. Daniel L Huntington

Additional names on page 2 of document.

Grantee(s) Exactly as name(s) appear on document

1. Mann Mortgage LLC
2. **TICOR TITLE COMPANY has placed
this document of record as a customer
courtesy and accepts no liability for the
accuracy or validity of the document**

Additional names on page ____ of document.

Legal description (abbreviated: i.e. lot, block, plat or section, township, range)

LOT 2 CLIFF SIDE SHORT PLAT 2012181867

Additional legal is on page ____ of document.

Assessor's Property Tax Parcel/Account Number
assigned 02053400060600

☐ Assessor Tax # not yet

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

"I am signing below and paying an additional \$50 recording fee (as provided in RCW 36.18.010 and referred to as an emergency nonstandard document), because this document does not meet margin and formatting requirements. Furthermore, I hereby understand that the recording process may cover up or otherwise obscure some part of the text of the original document as a result of this request."

Signature of Requesting Party

Note to submitter: Do not sign above nor pay additional \$50 fee if the document meets margin/formatting requirements

When recorded, return to:
Mann Mortgage, LLC
Attn: Final Document Department
1220 Whitefish Stage
Kalispell, MT 59901

Assessor's Parcel or Account Number:

Abbreviated Legal Description:

Full legal description located on page "EXHIBIT A"
Trustee: Clark County Title Company

Escrow No.: CL19411
LOAN #: 4136719
MERS #: 100063200041297381

[Space Above This Line for Recording Data]

LOAN MODIFICATION AGREEMENT (Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 18th day of February, 2022, between Katherine M Huntington, Daniel L Huntington and Stephen E Strom ("Borrowers") and Mann Mortgage LLC ("Lender"), Mortgage Electronic Registration Systems, Inc. ("MERS") ("Mortgagee"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated 06/24/2021 and recorded as recording #2021-002357, at the County records of Clark 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

262 Patrick Ln
Washougal, WA 98671

the real property described being set forth as follows:

APN: 02053400060600

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS "EXHIBIT A".

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 February 18th, 2022, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$446,850.00, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.
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 3.625%, from February 1st, 2022. Borrower promises to make monthly payments of principal and interest of U.S. \$2,037.87, beginning on the 1st 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 3.625% will remain in effect until principal and interest are paid in full. If on February 1, 2052 (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 in 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 the 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 Borrower.

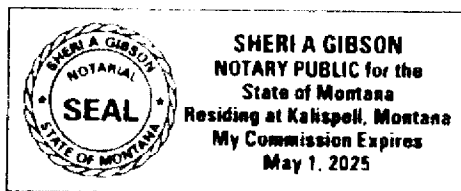
4. Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever canceled, null and

- (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.

- (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.

On the 18 day of Feb, 2022, before me, a Notary Public, personally appeared, to me known, **Stephanie Grein** who being duly sworn, did say that he is the Assistant Secretary of Mortgage Electronic Registration Systems, Inc., and that said instrument was signed on behalf of said corporation

Official Seal:



Sheri A. Gibson
Notary Signature

Notary Public: State of Montana

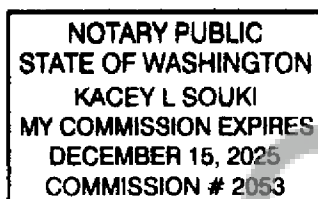
My Commission Expires: 5-1-2025

Lender: MANN MORTGAGE, LLC
NMLS ID: 2550
Loan Originator: Christa Lynn Nadeau
NMLS ID: 206801

State of Washington
County of Crow

This instrument was acknowledged before me on March 3rd 2022 by Katherine M Huntington
AND Daniel L. Huntington

Official Seal:



Kacey L Souki
Signature of Notarial Officer

Notary
Title (and Rank)

My commission expires: 12/15/2025

STATE OF: Montana
COUNTY OF: Flathead ss:

On the 18th day of Feb in the year 2022 before me, the undersigned, a Notary Public in and for said State, personally appeared **Christa Lynn Nadeau**, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is(are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person on behalf of which the individual(s) acted, executed the instrument

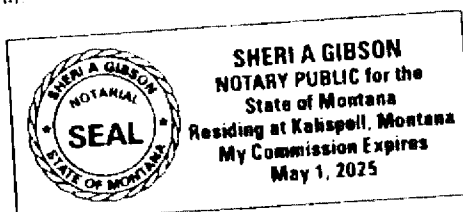
Sheri A. Gibson
Notary Signature

Official Seal:

Sheri A. Gibson
Notary Printed Name

Notary Public: State of Montana

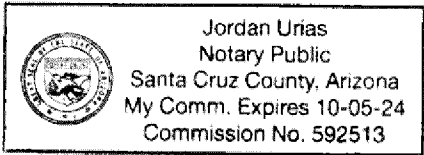
Qualified in the County of Flathead
My Commission expires: 5-1-2025



State of Arizona
County of Santa Cruz

This instrument was acknowledged before me on March 7, 2022 by Stephen E. Strom

Official Seal:




Signature of Notarial Officer

Banker
Title (and Rank)

My commission expires: 10/05/2024

Unofficial Copy

EXHIBIT 'A'

Order No.: 70163240

For APN/Parcel ID(s): 02053400060600

ADJUSTED LOT 2 OF CLIFF SIDE SHORT PLAT RECORDED UNDER AUDITOR'S FILE NO. 2012181867, DESCRIBED AS FOLLOWS:
A TRACT OF LAND LOCATED IN THE CLIFF SIDE SHORT PLAT, IN THE SOUTHEAST QUARTER OF SECTION 34, TOWNSHIP 2 NORTH, RANGE 5 EAST OF THE WILLAMETTE MERIDIAN, SKAMANIA COUNTY, WASHINGTON.
BEGINNING AT THE SOUTHWEST CORNER OF LOT 2, CLIFF SIDE SHORT PLAT, RECORDED UNDER AUDITOR'S FILE NO. 2012181867, SKAMANIA COUNTY, WHICH IS MONUMENTED BY A YELLOW PLASTIC CAP ON A 5/8 INCH REBAR;
THENCE ALONG THE WEST SIDE OF SAID LOT 2 NORTH 01°12'11" EAST, A DISTANCE OF 289.58 FEET;
THENCE ALONG THE WEST SIDE OF LOT 1 OF SAID SHORT PLAT NORTH 01°12'11" EAST, A DISTANCE OF 208.00 FEET TO A WHITE PLASTIC CAP ON A 5/8 INCH REBAR;
THENCE NORTH 80°51'51" EAST, A DISTANCE OF 444.94 FEET;
THENCE ALONG THE EAST SIDE OF SAID LOT 2 SOUTH 01°12'12" WEST, A DISTANCE OF 74.71 FEET TO THE SOUTHWEST CORNER OF LOT 3 OF SAID SHORT PLAT AND A YELLOW PLASTIC CAP ON A 5/8 INCH REBAR;
THENCE ALONG THE EAST EDGE OF SAID LOT 2 SOUTH 01°12'11" WEST, A DISTANCE OF 497.36 FEET TO A YELLOW PLASTIC CAP ON A 5/8 INCH REBAR;
THENCE NORTH 89°29'55" WEST, A DISTANCE OF 437.75 FEET TO THE POINT OF BEGINNING.
EXCEPT THAT PORTION CONVEYED TO DIANA ROSE SMIRNOFF, OWNER OF AMENDED LOT 3 OF JERRY'S SHORT PLAT AS RECORDED UNDER AUDITOR'S FILE NUMBER 2006-161938, HER HEIRS AND ASSIGNEES, TOGETHER WITH ALL AFTER ACQUIRED TITLE OF THE GRANTOR THEREIN BY DEED RECORDED JANUARY 25, 2016 UNDER AUDITOR'S FILE NO. 2016000170.