

After Recording Return To:  
CoreLogic SolEx  
1625 NW 136th Ave, Ste E100  
Sunrise, FL 33323

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This Document Prepared By:  
Name: Tiffany Barrett  
CoreLogic SolEx  
1625 NW 136th Ave, Ste E100  
Sunrise, FL 33323

Document Title: LOAN MODIFICATION AGREEMENT

Reference numbers of related documents: 2015001238  
on page \_\_\_\_\_ of document

Grantor(s):  
1. ALEXANDER R OLSEN  
2.  
3.  
etc. additional names on page \_\_\_\_\_ of document

Grantee(s)/ Beneficiary(ies):  
1. Lakeview Loan Servicing, LLC, by LoanCare, LLC as agent under Limited POA  
2.  
3.  
etc. additional names on page \_\_\_\_\_ of document

Assessor's Property Tax Parcel Account Number(s): 03-08-21-2-0-0800-00

Legal Description:  
A PARCEL LYING WITHIN THE SOUTHEAST QUARTER OF THE NORTHWEST QUARTER  
OF SECTION 21, TOWNSHIP 3 NORTH, RANGE 8 EAST, OF THE WILLMAETTE MERIDIAN, IN THE  
COUNTY OF SKAMANIA, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS: AND MORE  
FULLY DESCRIBED IN EXHIBIT A.



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Parcel ID Number: 03-08-21-2-0-0800-00  
Prior instrument reference: Instrument No: 2015001238,  
of the Official Records of SKAMANIA County, WA.

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Original Recording Date: June 24, 2015  
Original Loan Amount: \$155,138.00  
New Money: \$33,792.05  
Loan No: 0043197144  
Investor Loan No: 0215553621  
FHA Case No.: 566-1547806-703-203B

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 30th day of August, 2022, between ALEXANDER R OLSEN whose address is P.O. BOX 814, CARSON, WA 98610 ("Borrower") and Lakeview Loan Servicing, LLC, by LoanCare, LLC as agent under Limited POA which is organized and existing under the laws of The United States of America, and whose address is 3637 Sentara Way, Virginia Beach, VA 23452 ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated August 27, 2015 and recorded in Instrument No: 2015001238 and recorded on June 24, 2015, of the Official Records of SKAMANIA County, WA 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 42 WILDWOOD LN, CARSON, WA 98610, (Property Address) the real property described 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 October 1, 2022, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$141,010.33, consisting of the amount(s) loaned to Borrower



by Lender plus capitalized interest in the amount of **\$17,157.79** 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.

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 **6.000%**, from **October 1, 2022**. Borrower promises to make monthly payments of principal and interest of U.S. **\$775.86**, beginning on the **1st** day of **November, 2022**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **October 1, 2062** (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 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.



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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.
8. This Agreement modifies an obligation secured by an existing security instrument recorded in SKAMANIA County, WA, upon which all recordation taxes have been paid. As of the date of this agreement, the unpaid principal balance of the original obligation secured by the existing security instrument is \$142,957.71. The principal balance secured by the existing security instrument as a result of this Agreement is \$141,010.33, which amount represents the excess of the unpaid principal balance of this original obligation.



*Alexander R Olsen*  
ALEXANDER R OLSEN -Borrower

Date: 9/13/22

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

State of Washington

County of Skamania

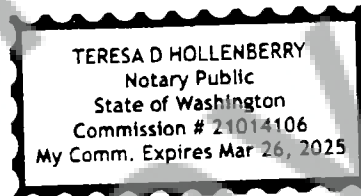
I certify that I know or have satisfactory evidence that **ALEXANDER R OLSEN**, (name of person) is the person who appeared before me, a Notary Public and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 9/13/2022

*Teresa D Hollenberry*  
Signature of Notary

Notary Public  
Title

My Commission expires: 3/26/2025  
Origination Company:  
NMLSR ID:




By: [Signature] (Seal) - Lender


**Title: Assistant Secretary**

\_\_\_\_\_[Space Below This Line For Acknowledgments]\_\_\_\_\_  
State of Florida

The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization,

Secretary of LoanCare LLC, as Agent under Limited POA to

  
(Signature of Notary Public - State of Florida)

 **NICOLE MANNING**  
**MY COMMISSION # HH 098269**  
**EXPIRES: April 3, 2025**  
**Bonded Thru Notary Public Underwriters**

Personally Known \_\_\_\_\_ OR Produced Identification \_\_\_\_\_  
Type of Identification Produced \_\_\_\_\_



(page 5 of 5)

## Exhibit "A"

Loan Number: 0043197144

Property Address: 42 WILDWOOD LN, CARSON, WA 98610

### Legal Description:

A PARCEL LYING WITHIN THE SOUTHEAST QUARTER OF THE NORTHWEST QUARTER OF SECTION 21, TOWNSHIP 3 NORTH, RANGE 8 EAST, OF THE WILLMAETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS: A PORTION OF LOT 4 OF THE S AND G SHORT PLAT AS SHOWN ON THE MAP THEREOF RECORDED ON APRIL 12, 1996, IN BOOK 3 OF SHORT PLATS, RECORDS OF SKAMANIA COUNTY, AT PAGE 284 UNDER AUDITORS FILE NO. 125007 AND DESCRIBED MORE PARTICULARLY AS FOLLOWS: BEGINNING AT A POINT ON THE NORTH LINE OF SAID LOT 4 LYING SOUTH 88 DEGREES 06 MINUTES 01 SECONDS EAST, 171.00 FEET FROM THE NORTHWEST CORNER THEREOF; THENCE SOUTH 00 DEGREES 48 MINUTES 32 SECONDS WEST, 30.00 FEET TO THE POINT OF BEGINNING; THENCE NORTH 88 DEGREES 06 MINUTES 01 SECONDS WEST, 171.00 FEET TO A POINT ON THE EAST LINE OF LOT 1 OF THE SAID S AND G SHORT PLAT; THENCE SOUTH 00 DEGREES 48 MINUTES 32 SECONDS WEST, 131.47 FEET ALONG THE EAST LINE OF SAID LOT 1; THENCE PARALLEL WITH THE SOUTH LINE OF SAID LOT 4, SOUTH 86 DEGREES 59 MINUTES 06 SECONDS EAST, 171.10 FEET; THENCE NORTH 00 DEGREES 48 MINUTES 32 SECONDS EAST, 134.80 FEET TO THE POINT OF BEGINNING.



\* 0 0 4 3 1 9 7 1 4 4 \*

12338 06/18 Exhibit A Legal Description Attachment



\* 8 3 5 3 0 7 + 2 5 \*

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