

Skamania County, WA
Total: \$208.50 Pgs=6
MODAG
Request of: RICHMOND MONROE - SPS
eRecorded by: Simplifile

2022-002223

11/15/2022 08:53 AM

When Recorded Return To:
Richmond Monroe Group, Inc.
82 Jim Linegar Lane
Branson West, MO 65737
Ref#: 0004190000152700
SPS BBLM

[Space Above This Line For Recording Data]

191866

LOAN MODIFICATION AGREEMENT (Providing for Fixed Interest Rate)

Assessor's Property Tax Parcel or Account Number: 03073514050000

Abbreviated Legal Description: LOTS 8 AND 9 OF THE IMAN ROCK CREEK TRACTS, ACCORDING TO THE RECORDED PLAT THEREOF, RECORDED IN BOOK 'A' OF PLATS, PAGE 118, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON.

Full legal description located on page: SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:

This Loan Modification Agreement ("Agreement"), made this 14th day of October, 2022, between PATRICIA DOBLIE ("Borrower") and SELECT PORTFOLIO SERVICING, INC., AS SERVICER AND ATTORNEY-IN-FACT FOR Wells Fargo Bank, N.A., as Trustee for the WaMu Mortgage Pass-Through Certificates, Series 2005-PR2 Trust ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated March 16, 2005, in the amount of \$262,500.00 and recorded on March 23, 2005 in Book, Volume, or Liber No. , at Page (or as Instrument No. 2005156693) of the Official (Name of Records) Records of Skamania, WASHINGTON (County and State, or other jurisdiction) 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

313 IMAN CEMETERY RD, STEVENSON, WA 98648
(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):

- As of November 1, 2022, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$218,875.77, 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 **5.250%**, from **October 1, 2022**. Borrower promises to make monthly payments of principal and interest of U.S. **\$1,380.49**, 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. The yearly rate of **5.250%** will remain in effect until principal and interest are paid in full. If on **May 1, 2045** (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. 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 ☐.

TAX CONSEQUENCES OF LOAN MODIFICATIONS. There may be income tax consequences related to this loan modification. Because you will be responsible for paying any income tax due as a result of this loan modification, you may wish to consult a tax advisor before accepting this loan modification.

Patricia Doobie
Borrower - **PATRICIA DOBLIE**

Date: 10/24/22



ACKNOWLEDGMENT

State of Washington §
County of Skamania §

On this day personally appeared before me **PATRICIA DOBLIE** to me known to be the individual, or individuals described in and who executed the within and foregoing instrument, and acknowledged that he (she or they) signed the same as his (her or their) free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand this 24th day of October 2022.



(Seal or Stamp)

Mary E. Corey
Signature

Mary E. Corey
Printed Name

Notary Public
Title of Officer

Stevenson, Washington
Place of Residence of Notary Public

My Appointment Expires: 9-19-26



ACCEPTED AND AGREED TO BY THE OWNER AND HOLDER OF SAID NOTE
SELECT PORTFOLIO SERVICING, INC., AS SERVICER AND ATTORNEY-IN-FACT FOR Wells Fargo
Bank, N.A., as Trustee for the WaMu Mortgage Pass-Through Certificates, Series 2005-PR2 Trust

By: Emanuel Laurel

NOV 09 2022

Date of Lender's Signature

SELECT PORTFOLIO
SERVICING, INC., AS SERVICER
AND ATTORNEY-IN-FACT FOR
WELLS FARGO BANK, N.A., AS
TRUSTEE FOR THE WAMU
MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES 2005-
PR2 TRUST
Emanuel Laurel

-Lender

Document Control Officer

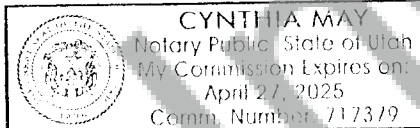
ACKNOWLEDGMENT

State of Utah

County of Salt Lake

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On this 09, day of November 2022, personally appeared before me
Emanuel Laurel, whose identity is personally known to me (or proven on the basis of
satisfactory evidence) and who by me duly sworn/affirmed, did say that he/she is a
Document Control Officer of SELECT PORTFOLIO SERVICING, INC., AS SERVICER AND
ATTORNEY-IN-FACT FOR Wells Fargo Bank, N.A., as Trustee for the WaMu Mortgage Pass-Through
Certificates, Series 2005-PR2 Trust and that said document was signed by him/her on behalf of said Corporation
by Authority of its Bylaws, or (Resolution of its Board of Directors,) and said
Document Control Officer acknowledged to me that said Corporation executed the same.



(Seal)

Signature of Notary Public

Cynthia May

Printed Name

Residing at: State of Utah County of Salt Lake

My Commission Expires: APR 27 2025



EXHIBIT A

BORROWER(S): PATRICIA DOBLIE

LOAN NUMBER: 0030161533

LEGAL DESCRIPTION:

STATE OF WASHINGTON, COUNTY OF SKAMANIA, AND DESCRIBED AS FOLLOWS:

LOTS 8 AND 9 OF THE IMAN ROCK CREEK TRACTS, ACCORDING TO THE RECORDED PLAT THEREOF, RECORDED IN BOOK 'A' OF PLATS, PAGE 118, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON.

WHICH CURRENTLY HAS THE ADDRESS OF 313 IMAN CEMETERY RD, STEVENSON, WASHINGTON 98648

Assessor's Property Tax Parcel or Account Number: 03073514050000

ALSO KNOWN AS: 313 IMAN CEMETERY RD, STEVENSON, WA 98648

