Skamania County, WA
Total: $210.50 Pgs=8
MODAG
Request of: FIRST AMERICAN TITLE INSURANCE COMPANY
eRecorded by: Simplifile

2022-002315
12/06/2022 08:39 AM

When recorded mail to:
FIRST AMERICAN TITLE
ATTN: JAVIER TONY VARGAS
3 FIRST AMERICAN WAY
SANTA ANA, CA 92707

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. 2015000933

Additional reference #'s on page 2 of document

Grantor(s)/Borrower(s): THOMAS K RICHARDSON, NAOMI N RICHARDSON

Additional Grantors on page 2 of document

Lender/Grantee(s): MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION

Additional names on page 2 of document

Trustee(s): CLARK COUNTY TITLE INC

Legal Description (abbreviated: i.e. log, block, plat or section, township, range)
LOT 39 OF COLUMBIA HEIGHTS, ACCORDING TO THE PLAT THEREOF, RECORDED IN BOOK "A" OF PLATS, PAGE 136, RECORDS OF CLARK COUNTY, WASHINGTON.

Complete legal description on page _____

Assessor's Property Tax Parcel/Account Number ☐ Assessor Tax # not yet assigned
03082941540000

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.

58867183

Unofficial Copy

This Document Prepared By:
ANGELICA BISHOP
MIDFIRST BANK, A FEDERALLY
CHARTERED SAVINGS ASSOCIATION
501 N.W. GRAND BLVD
OKLAHOMA CITY, OK 73118

When Recorded Mail To:
FIRST AMERICAN TITLE
ATTN: JAVIER TONY VARGAS
3 FIRST AMERICAN WAY
SANTA ANA, CA 92707

Tax/Parcel #: 03082941540000

_____ [Space Above This Line for Recording Data] _____

Original Principal Amount: $161,912.00
Unpaid Principal Amount: $149,971.08
New Principal Amount: $125,451.04
New Money (Cap): $0.00

FHA\VA Case No.:5661484502703
Loan No: 58867183

Property Address: **62 JUNIPER ST, CARSON, WASHINGTON 98610**

LOAN MODIFICATION AGREEMENT (DEED OF TRUST)

Unofficial Copy

This Loan Modification Agreement ("Agreement"), made this **31ST** day of **OCTOBER, 2022**, between **THOMAS K RICHARDSON AND, NAOMI N RICHARDSON HUSBAND AND WIFE** ("Borrower"), whose address is **62 JUNIPER ST, CARSON, WASHINGTON 98610** and **MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION** ("Lender"), whose address is **501 N.W. GRAND BLVD, OKLAHOMA CITY, OK 73118**, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated **MAY 14, 2015** and recorded on **MAY 18, 2015** in **INSTRUMENT NO. 2015000933**, 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

62 JUNIPER ST, CARSON, WASHINGTON 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, **NOVEMBER 1, 2022** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **$125,451.04**, 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. **$0.00**.

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 **7.5000%**, from **NOVEMBER 1, 2022**. The Borrower promises to make monthly payments of principal and interest of U.S. $ **825.56**, beginning on the **1ST** day of

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DECEMBER, 2022, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **NOVEMBER 1, 2062** (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 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.**

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

Unofficial Copy

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.

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In Witness Whereof, I have executed this Agreement.

Borrower: **THOMAS K RICHARDSON** — **Date** 11-10-22

Borrower: **NAOMI N RICHARDSON *signing solely to acknowledge this Agreement, but not to incur any personal liability for the debt** — **Date** 11/10/22

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT

State of **WASHINGTON**
County of Skamania

I certify that I know or have satisfactory evidence that **THOMAS K RICHARDSON, NAOMI N RICHARDSON**, 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.

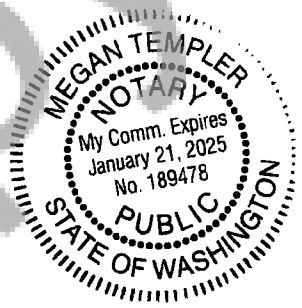
_____This notarial act involved the use of communication technology

Dated: 11/10/2022

Signature of Notary Public

Notary Public Printed Name: Megan Templer

My commission expires: 01/21/2025



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In Witness Whereof, the Lender has executed this Agreement.

MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION

By Ashleigh Johnson (print name)
Vice President (title)

NOV 2 1 2022
Date

[Space Below This Line for Acknowledgments]

STATE OF Oklahoma
COUNTY OF Oklahoma

The instrument was acknowledged before me on NOV 2 1 2022 (date)
by Ashleigh Johnson, as Vice President of
MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION.

Notary Public

MARJAN ZIJOUD
Notary Public
State of Oklahoma
Commission # 21003631 Exp: 03/16/25

Printed Name: Marjan Zijoud

My commission expires: MAR 1 6 2025

THIS DOCUMENT WAS PREPARED BY:
ANGELICA BISHOP
MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION
501 N.W. GRAND BLVD
OKLAHOMA CITY, OK 73118

Unofficial Copy

EXHIBIT A

BORROWER(S): THOMAS K RICHARDSON AND, NAOMI N RICHARDSON HUSBAND AND WIFE

LOAN NUMBER: 58867183

LEGAL DESCRIPTION:

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

LOT 39 OF COLUMBIA HEIGHTS, ACCORDING TO THE PLAT THEREOF, RECORDED IN BOOK "A" OF PLATS, PAGE 136, RECORDS OF CLARK COUNTY, WASHINGTON.

Tax/Parcel No. 03082941540000

ALSO KNOWN AS: 62 JUNIPER ST, CARSON, WASHINGTON 98610

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