

2023-001497

10/16/2023 11:09 AM

When recorded mail to:
FIRST AMERICAN TITLE
DTO REC., MAIL CODE: 4002
4795 REGENT BLVD
IRVING, TX 75063

County: SKAMANIA

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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 : LOT 39 OF COLUMBIA HEIGHTS, ACCORDING TO THE PLAT THEREOF

Complete legal description on page 8

Assessor's Property Tax Parcel/Account Number
03082941540000

☐ Assessor Tax # not yet assigned

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.



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

When Recorded Mail To:
FIRST AMERICAN TITLE
DTO REC., MAIL CODE: 4002
4795 REGENT BLVD
IRVING, TX 75063

Tax/Parcel #: 03082941540000

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Original Principal Amount: \$161,912.00

FHA\VA Case No.:5661484502703

Unpaid Principal Amount: \$125,325.79

Loan No: (scan barcode)

New Principal Amount: \$129,244.37

New Money (Cap): \$3,918.58

Property Address: 62 JUNIPER ST, CARSON, WASHINGTON 98610

LOAN MODIFICATION AGREEMENT (DEED OF TRUST)



This Loan Modification Agreement ("Agreement"), made this **12TH** day of **SEPTEMBER, 2023**, between **THOMAS K RICHARDSON AND, NAOMI N RICHARDSON MARRIED TO EACH OTHER** ("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 **OCTOBER 1, 2023** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is **U.S. \$129,244.37**, 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. \$3,918.58**.
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 **7.6250%**, from **OCTOBER 1, 2023**. The Borrower promises to make monthly



payments of principal and interest of U.S. \$ 862.48, beginning on the 1ST day of **NOVEMBER, 2023**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **OCTOBER 1, 2063** (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 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.



BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument.

Borrower: **THOMAS K RICHARDSON**

9-21-23

Date

Borrower: **NAOMI N RICHARDSON** *signing solely to acknowledge this Agreement, but not to incur any personal liability for the debt

9/21/23

Date

[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: September 21, 2023

Signature of Notary Public

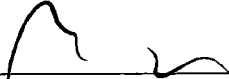
Notary Public Printed Name: Gabriela Isordia

My commission expires: December 3, 2025



In Witness Whereof, the Lender has executed this Agreement.


MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION

By  **MELISSA BUCK** **VICE PRESIDENT** **SEP 27 2023**
(print name) Date
(title)

_____[Space Below This Line for Acknowledgments]_____

STATE OF OKLAHOMA
COUNTY OF OKLAHOMA

The instrument was acknowledged before me on SEP 27 2023 (date)
by MELISSA BUCK, as VICE PRESIDENT of
MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION.


Notary Public

Printed Name: Dianna Huff

My commission expires: NOV 16 2025

THIS DOCUMENT WAS PREPARED BY:

ELAINA MARTINEZ

MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION
501 N.W. GRAND BLVD
OKLAHOMA CITY, OK 73118

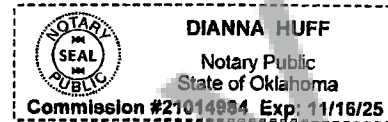


EXHIBIT A

**BORROWER(S): THOMAS K RICHARDSON AND, NAOMI N RICHARDSON
MARRIED TO EACH OTHER**

LOAN NUMBER: (scan barcode)

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

