

Skamania County, WA
Total: \$308.50 Pgs=6
MODAG
Request of: COLUMBIA GORGE TITLE- SKAMANIA
eRecorded by: Simplifile

2024-000572

05/14/2024 11:55 AM

When recorded, return to:
CrossCountry Mortgage, LLC
Attn: Final Document Department
2160 Superior Avenue
Cleveland, OH 44114

Assessor's Parcel or Account Number: 04071500020500
Abbreviated Legal Description: Ptn. Sec 15, T4N, R7E W.M.

Full legal description located on page TITLED "EXHIBIT A" Pg. 5.

Escrow No.: S23-0154TB
Loan #: 55202301394877 /

[Space Above This Line For Recording Data]

LOAN MODIFICATION AGREEMENT (Providing for Fixed Interest Rate)

Case Number:
MIN 100719100020317283
MERS Phone: 1-888-679-6377

This Loan Modification Agreement ("Agreement"), made 04/25/2024 between MATTHEW STEVENS AND TONI STEVENS, HUSBAND AND WIFE ("Borrower"), CrossCountry Mortgage, LLC ("Lender"), and Mortgage Electronic Registration Systems, Inc. ("MERS") ("Mortgagee"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") in the Original Amount of \$359,000.00 dated 05/31/2023 and recorded on 06/05/2023 in Book or Liber ---, at page(s) ---, and/or Instrument Number 2023-000785 of the Official County Records of Skamania, 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

2011 Szydio Rd, Carson WA 98610
(Previously known as 2011 Szydio Rd, Carson WA 98610 during construction)
(Property Address)

the real property described being set forth as follows:

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 05/01/2024, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$307,264.13, 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 6.325%, from 05/01/2024. Borrower

promises to make monthly payments of principal and interest of U.S. \$1,906.89, beginning on the 1st day of June, 2024, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of 6.325% will remain in effect until principal and interest are paid in full. If on 05/01/2054 (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:

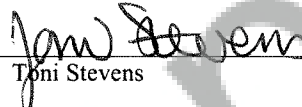
- (a) All the rights and remedies, stipulations, and conditions contained in the Security Instrument relating to default in the making of payments under the Security Instrument shall also apply to default in the making of the modified payments hereunder.
- (b) All covenants, agreements, stipulations, 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.
- (g) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is the Nominee for Lender and Lender's successors and assigns and is acting solely for Lender. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.
6. By this paragraph, Lender is notifying Borrower that any prior waiver by Lender of Borrower's obligation to pay to Lender Funds for any or all Escrow Items is hereby revoked, and Borrower has been advised of the amount needed to fully fund the Escrow Items.

Borrower consents to being contacted by Lender or Third Parties concerning mortgage assistance relating to Borrower's loan including, if applicable, 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 ☐.

 9 MAY 2024 (Seal)
Matthew Stevens - Borrower

 5-9-24 (Seal)
Toni Stevens - Borrower

N/A (Seal)

N/A (Seal)

[Space Below This Line For **Borrower** Acknowledgments]

State of Washington

County of Skamania

On this day personally appeared before me MATTHEW STEVENS AND
TONI STEVENS to me known to be the individual party/parties
described in and who executed the within and foregoing instrument, and acknowledged that he/she/they signed the
same as his/her/their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 9th day of May, 24.



Notary Public in and for the State of
Washington, residing at Carson

My Appointment Expires on 3-15-2026

Lender: CrossCountry Mortgage, LLC
NMLS ID: 3029

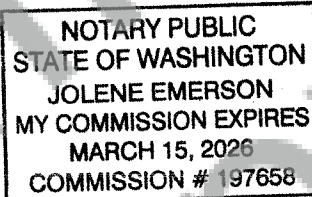


EXHIBIT "A"

A tract of land located in the Southwest Quarter of Section 15, Township 4 North, Range 7 East of the Willamette Meridian, in the County of Skamania, State of Washington, more particularly described as follows:

Beginning at a point which is South $88^{\circ} 53' 46''$ East, a distance of 300.00 feet, and South $0^{\circ} 42' 06''$ West, a distance of 136.00 feet from the West Quarter corner of Section 15, Township 4 North, Range 7 East, Willamette Meridian, Skamania County, Washington;

Thence South $00^{\circ} 42' 06''$ West parallel to the West line of said Section 15, a distance of 930 feet; thence North $86^{\circ} 49' 03''$ East, a distance of 1345 feet, more or less, to the intersect of the centerline of Szydlo County Road (Soda Springs Road);

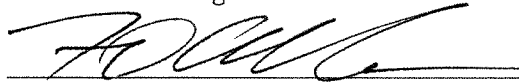
Thence Northerly, along said road centerline 975 feet, more or less, to a point which is South 136 feet from the North line of the Southwest Quarter of Section 15;

Thence North $88^{\circ} 53' 46''$ West parallel to said North line of the Southwest Quarter, a distance of 860 feet, more or less, to the Point of Beginning.

 (Seal)
CrossCountry Mortgage, LLC -Lender

By: Tony D. Carrossellia, AVP of Final Docs/MERS of CrossCountry Mortgage, LLC

09/13/24
Date of Lender's Signature



Tony D. Carrossellia, AVP, as nominee for Lender, its successors
and assigns

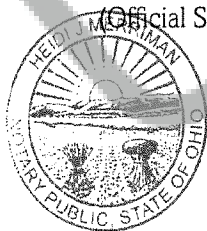
_____[Space Below This Line For Lender Acknowledgements]_____

STATE of OHIO}

} SS:

COUNTY of CUYAHOGA}

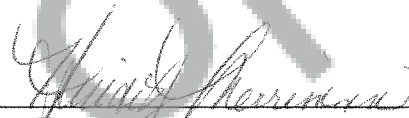
The foregoing instrument was acknowledged before me, by means of ☒ physical presence, or
☐ Online notarization, this May 13th, 2024, by Tony D. Carrossellia, AVP
of Final Documents of CrossCountry Mortgage LLC, and AVP of Mortgage Electronic Registration
Systems, Inc. who/whom is/are personally known to me, or who has/have produced a Driver's license
as Identification.



(Official Seal) Heidi J Merriman

NOTARY PUBLIC
STATE OF OHIO

My Commission Expires
08-10-2026



Official Signature of Notary Public

Heidi J. Merriman

Notary's Printed or Typed Name, Notary Public

My Commission Expires 08-10-2026