

**WHEN RECORDED RETURN TO:**  
 EVERGREEN MONEYSOURCE MORTGAGE  
 COMPANY, CONSTRUCTION LOAN DEPT  
 15405 SE 37<sup>th</sup> ST. SUITE 200  
 BELLEVUE, WA, 98006

Please print or type information **Washington State Recorder's Cover Sheet** (RCW 65.04)

**DOCUMENT TITLE(S)** (or transaction contained therein) (all areas applicable to your document must be filled in)  
 REQUESTED RE-RECORDING BY EVERGREEN HOME LOANS  
 OF MODIFICATION OF DEED OF TRUST TO ADD MERS

**REFERENCE NUMBER(S)** of Documents assigned or released: LANGUAGE  
 2026 - 000186  
 Additional numbers on page 1 of document.

**GRANTOR(S):**  
 1. BRANDON JOSEPH CONNELL 2. GABRIELLA ELISE CONNELL  
 3. \_\_\_\_\_ 4. \_\_\_\_\_  
 Additional names on page 1 of document.

**GRANTEE(S):**  
 1. EVERGREEN MONEYSOURCE 2. \_\_\_\_\_  
 3. MORTGAGE COMPANY 4. \_\_\_\_\_  
 Additional names on page \_\_\_\_\_ of document.

**LEGAL DESCRIPTION** (Abbreviated: i.e. Lot, Block, Plat or Section, Township, Range, Quarter):  
 LOT 2 CRANBERRY SP BK 3/Pg 345

Complete legal on page 5 of document.

**Assessor's Property Tax Parcel #**  
 03-08-21-3-0-0108-00  
 Additional parcel numbers on page \_\_\_\_\_ of document.

The Auditor/Recorder will rely on the information provided on this form. The staff will not read the document to verify the accuracy or completeness of the indexing information.

"I am signing below and paying an additional \$50.00 recording fee (as provided in RCW 36.18.010 and referred to as an emergency nonstandard document), because this document does not meet margin and formatting requirements. Furthermore, I hereby understand that the recording process may cover up or otherwise obscure some part of the text of the original document as a result of this request."

\_\_\_\_\_  
 Signature of Requesting Party

Note to Submitter: Do NOT sign above nor pay additional \$50 fee if the document meets margin/formatting requirements.

Skamania County, WA  
Total: \$307.50 Pgs=6  
LM  
Request of: EVERGREEN MONEYSOURCE MORTGAGE  
eRecorded by: BRANNAN

**2026-000186**

02/09/2026 12:03 PM

After Recording Return To:

Attn: Construction Loan Department  
Evergreen Moneysource Mortgage Company  
15405 SE 37<sup>th</sup> Street, Suite 200  
Bellevue, WA 98006

\_\_\_\_\_  
[Space Above This Line For Recording Data]

**CONSTRUCTION CONVERSION MODIFICATION AGREEMENT  
(Fixed Interest Rate)**

Loan Number: 2500265600

**TWO ORIGINAL MODIFICATION AGREEMENTS MUST BE EXECUTED BY THE BORROWER: ONE ORIGINAL IS TO BE FILED WITH THE NOTE AND ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE THE SECURITY INSTRUMENT IS RECORDED.**

This Construction Conversion Modification Agreement (the "Agreement"), made and effective today, January 26, 2026, between Evergreen Moneysource Mortgage Company, A Washington Corporation ("Lender") and Brandon Joseph Connell and Gabriella Elise Connell ("Borrower(s)"), modifies and amends certain terms of Borrower's indebtedness evidenced by (1) the interim construction financing fixed interest rate Note (the "Fixed Rate Note") to Lender dated 05/08/2025 in the original principal sum of U.S. \$389,377.00 and secured by (2) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") and Rider(s), if any, dated the same date as the Fixed Rate Note and recorded on 05/14/2025, under Auditor's File No. 2025000722, records of Skamania County. The Security Instrument covers the real and personal property described in the Security Instrument and defined as the "Property", located at:

132 Short Run Rd, Carson WA 98610, County of Skamania  
[Property Address]

**03-08-21-3-0-0108-00** the real property described being set forth as follows:

Exhibit "A" attached hereto and by this reference made a part hereof

**Lot 2 CRANBERRY SP Bk 3/Pg 345**

**APN: 03-08-21-3-0-0108-00**

After Recording Return To:

Attn: Construction Loan Department

Evergreen Moneysource Mortgage Company

15405 SE 37<sup>th</sup> Street, Suite 200

Bellevue, WA 98006

\_\_\_\_\_**[Space Above This Line For Recording Data]**\_\_\_\_\_

**CONSTRUCTION CONVERSION MODIFICATION AGREEMENT  
(Fixed Interest Rate)**

Loan Number: 2500265600

**TWO ORIGINAL MODIFICATION AGREEMENTS MUST BE EXECUTED BY THE BORROWER: ONE ORIGINAL IS TO BE FILED WITH THE NOTE AND ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE THE SECURITY INSTRUMENT IS RECORDED.**

This Construction Conversion Modification Agreement (the "Agreement"), made and effective today, January 26, 2026, between Evergreen Moneysource Mortgage Company, A Washington Corporation ("Lender") and Brandon Joseph Connell and Gabriella Elise Connell ("Borrower(s)"), modifies and amends certain terms of Borrower's indebtedness evidenced by (1) the interim construction financing fixed interest rate Note (the "Fixed Rate Note") to Lender dated 05/08/2025 in the original principal sum of U.S. \$389,377.00 and secured by (2) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") and Rider(s), if any, dated the same date as the Fixed Rate Note and recorded on 05/14/2025, under Auditor's File No. 2025000722, records of Skamania County. The Security Instrument covers the real and personal property described in the Security Instrument and defined as the "Property", located at:

132 Short Run Rd, Carson WA 98610, County of Skamania

[Property Address]

03-08-21-3-0-0108-00 the real property described being set forth as follows:

Exhibit "A" attached hereto and by this reference made a part hereof

**Lot 2 CRANBERRY SP Bk 3/Pg 345**

**APN: 03-08-21-3-0-0108-00**

Borrower and Lender agree that on or before the date of this Agreement the construction or renovation, as applicable, of the Property has been completed and that all loan proceeds have been disbursed to Borrower in accordance with the terms of the Fixed Rate Note. Borrower and Lender have agreed to modify the terms of the Fixed Rate Note and Security Instrument in accordance with the terms of this Agreement. This Agreement is not a novation.

In consideration of the mutual promises and agreements exchanged, Lender and Borrower agree as follows (notwithstanding anything to the contrary contained in the Fixed Rate Note and Security Instrument):

1. Current Loan Balance. As of 01/26/2026 the amount payable under the Fixed Rate Note and Security Instrument, each as modified by this Agreement (the "Unpaid Principal Balance"), is U.S. \$396,191.00.

Interest, if any, has been paid through the date of this Agreement.

2. Note Modification. As of 02/01/2026 the terms and provisions of the interim construction financing stated in the Fixed Rate Note in Paragraphs 2 and 3, are amended and modified as follows:

- (a) Interest. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the unpaid principal until the full amount of the Unpaid Principal Balance has been paid. Borrower must pay interest at a yearly rate of 6.990%. This interest rate shall apply both before and after any default described in the Fixed Rate Note.

- (b) Payments. Borrower promises to make monthly payments in the amount of U.S. \$2,633.21.

Borrower shall pay principal and interest by making a payment every month. Borrower shall make the monthly payment on the first day of each month beginning on 03/01/2026. Borrower shall make these payments every month until Borrower has paid all of the principal and interest and any other charges described in the Fixed Rate Note. The monthly payments shall be applied as stated in the Fixed Rate Note.

If on 02/01/2056 (the "Maturity Date"), Borrower still owes amounts under the Fixed Rate Note and the Security Instrument, each as amended by this Agreement, Borrower will pay those amounts in full on the Maturity Date.

Borrower must make the monthly payments at the place stated in the Fixed Rate Note or such other place as Lender may require.

- (c) Other Terms Remain in Effect. Other terms, including, without limitation, terms related to Borrower's right to prepay, loan charges, late charges and default, obligations of persons under the Note and payment in full in the event of a sale or transfer of the property, that are stated in the Fixed Rate Note remain in full force and effect.
- (d) Compliance with Covenants. Borrower shall 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.
3. Amendments to the Security Instrument. As of 02/01/2026 the terms and provisions of the interim construction financing stated in the Security Instrument are amended and modified as follows; those marked are applicable:
- (a) Increase in Principal Balance. The Unpaid Principal Balance of the Note that is secured by this Security Instrument has been increased by U.S. \$.
- (b) Decrease in Principal Balance. The Unpaid Principal Balance of the Note that is secured by this Security Instrument has been decreased by U.S. \$.
- X (c) Change in Maturity Date. The Unpaid Principal Balance if not paid sooner is due in full not later than 02/01/2056.
- (d) Security Instrument Riders Cancelled. The rider(s) to the Security Instrument pertaining to the interim construction financing are null and void and of no further effect as of the date of this Agreement.
- (e) Additional Security Instrument Rider(s). The terms and conditions of the Security Instrument are further amended and modified by the terms and conditions stated in the Security Instrument Rider(s), dated the date of this Agreement, fully executed and delivered by Borrower, and attached to and incorporated into this Agreement by reference.
4. Recordation. This Agreement shall be recorded, together with any applicable attachments, in all places where the Security Instrument is recorded.

5. No Release. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Fixed Rate Note or Security Instrument. Except where otherwise specifically provided in this Agreement, the Fixed Rate Note and Security Instrument shall remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions of these instruments, as amended by this Agreement.

In Witness Whereof, Lender and Borrower have executed this Agreement.

Evergreen Moneysource Mortgage Company

Name of Lender

Brandon Joseph Connell

Brandon Joseph Connell -Borrower

By:

Chris Tully  
Chris Tully, Modification Specialist

Gabriella Elise Connell  
Gabriella Elise Connell -Borrower

\_\_\_\_\_[Space Below This Line For Acknowledgment In Accordance With Laws Of Jurisdiction]\_\_\_\_\_

State of Oregon

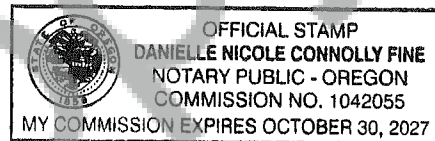
County of Multnomah

This instrument was acknowledged before me on Feb 6, 2026 (date) by Brandon Joseph Connell and Gabriella Elise Connell (name/s of person/s.)

Danielle Connolly Fine

(Signature of Notary Public)

(Seal)



State of Washington

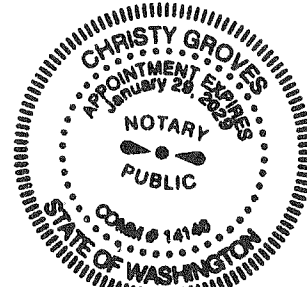
County of King

This instrument was acknowledged before me on 02/09/2026 (date) by Chris Tully, as Modification Specialist of Evergreen Moneysource Mortgage Company.

Christy Groves

(Signature of Notary Public)

(Seal)



**[Attach Any Applicable Security Instruments Riders]**

**EXHIBIT "A"**

A tract of land in the Northwest Quarter of the Southwest Quarter of Section 21, Township 3 North, Range 8 East of the Willamette Meridian, in the County of Skamania, State of Washington, described as follows:

Lot 2 of the CRANBERRY Short Plat, recorded in Book 3 of Short Plats, Page 345, Skamania County Records.

TOGETHER THEREWITH that portion of Lot 4, ANNIE MEADOWS Short Plat, recorded under Auditor's File Number 2012181845, records of Skamania County, described as follows:

Beginning at the Southeast corner of Lot 2, CRANBERRY Short Plat, recorded in Book 3 of Short Plats, Page 345, records of Skamania County, said point being a 5/8 inch iron rod; thence South 00° 24' 06" West, 48.54' to the South line of that tract of land as described in Book L of Deeds, Page 484; thence North 88° 12' 08" West 133.02' along said South line to the West line of said Lot 4; thence North 00° 35' 55" East 45.80' along said West line to the Southwest corner of said Lot 2; thence South 89° 39' 53" East 132.83' along the South line of said Lot 2 to the True Point of Beginning.

After Recording Return To:  
Attn: Construction Loan Department  
Evergreen Moneysource Mortgage Company  
15405 SE 37<sup>th</sup> Street, Suite 200  
Bellevue, WA 98006

[Space Above This Line For Recording Data]  
*Re-Recorded at the request of Evergreen Home Loans to add MERS Language.*  
**CONSTRUCTION CONVERSION MODIFICATION AGREEMENT**  
**(Fixed Interest Rate)**

<b>Loan Number: 2500265600</b>	<b>FHA Case No.: 566-4140747-703</b>
<b>MIN: 1000235-0025002645-7</b>	<b>MERS Phone #: 1-888-679-6377</b>

**TWO ORIGINAL MODIFICATION AGREEMENTS MUST BE EXECUTED BY THE BORROWER: ONE ORIGINAL IS TO BE FILED WITH THE NOTE AND ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE THE SECURITY INSTRUMENT IS RECORDED.**

This Construction Conversion Modification Agreement (the "Agreement"), made and effective today, January 26, 2026 between Evergreen Moneysource Mortgage Company, A Washington Corporation ("Lender") and Brandon Joseph Connell and Gabriella Elise Connell ("Borrower(s)"), modifies and amends certain terms of Borrower's indebtedness evidenced by (1) the interim construction financing fixed interest rate Note (the "Fixed Rate Note") to Lender dated 05/08/2025 in the original principal sum of U.S. \$396,191.00 and secured by (2) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") and Rider(s), if any, dated the same date as the Fixed Rate Note and recorded on 05/14/2025, under Auditor's File No. 2025000722 records of Skamania County. The Security Instrument covers the real and personal property described in the Security Instrument and defined as the "Property", located at:

132 Short Run Rd, Carson, WA 98610, County of Skamania  
[Property Address]

The real property described being set forth as follows:

Exhibit "A" attached hereto and by this reference made a part hereof.  
Lot 2 Cranberry SP Bk 3/Pg 3456

APN: 03-08-21-3-0-0108-00

MULTISTATE CONSTRUCTION CONVERSION MODIFICATION AGREEMENT --Single Family--Freddie Mac UNIFORM INSTRUMENT  
Fixed Interest Rate (Modification of Note) Form 5162 11/06/page  
*6 of 7 pages*

**MERS (Mortgage Electronic Registration Systems, INC.) LANGUAGE**

Mortgage Electronic Registration Systems, Inc. ("MERS") is a separate corporation that is acting solely as nominee for Lender and Lender's successors and assigns. MERS is the mortgagee/beneficiary under this Security Instrument.

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property and to take any action required of Lender.

Borrower and Lender agree that on or before the date of this Agreement the construction or renovation, as applicable, of the Property has been completed and that all loan proceeds have been disbursed to Borrower in accordance with the terms of the Fixed Rate Note. Borrower and Lender have agreed to modify the terms of the Fixed Rate Note and Security Instrument in accordance with the terms of this Agreement. This Agreement is not a novation.

In consideration of the mutual promises and agreements exchanged, Lender and Borrower agree as follows (notwithstanding anything to the contrary contained in the Fixed Rate Note and Security Instrument):

1. Current Loan Balance. As of 01/26/2026 the amount payable under the Fixed Rate Note and Security Instrument, each as modified by this Agreement (the "Unpaid Principal Balance"), is U.S. \$396,191.00

Interest, if any, has been paid through the date of this Agreement.

2. Note Modification. As of 02/01/2026 the terms and provisions of the interim construction financing stated in the Fixed Rate Note in Paragraphs 2 and 3, are amended and modified as follows:

- (a) Interest. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the unpaid principal until the full amount of the Unpaid Principal Balance has been paid. Borrower must pay interest at a yearly rate of 6.990%. This interest rate shall apply both before and after any default described in the Fixed Rate Note.

- (b) Payments. Borrower promises to make monthly payments in the amount of U.S. \$2633.21

Borrower shall pay principal and interest by making a payment every month. Borrower shall make the monthly payment on the first day of each month beginning on 03/01/2026. Borrower shall make these payments every month until Borrower has paid all of the principal and interest and any other charges described in the Fixed Rate Note. The monthly payments shall be applied as stated in the Fixed Rate Note.

MULTISTATE CONSTRUCTION CONVERSION MODIFICATION AGREEMENT --Single Family--Freddie Mac UNIFORM INSTRUMENT

Fixed Interest Rate (Modification of Note)

Form 5162 11/06/page

7 of 7 pages