

Requested By and  
When Recorded Return To:  
ServiceLink Loan Mod Solutions  
3220 El Camino Real  
Irvine, CA 92602  
(800) 934-3124

180062638 Pay [Space Above This Line For Recording Data]

## WASHINGTON RECORDING COVER SHEET

**Document Title(s) (or transactions contained therein)**

1. Loan Modification Agreement Fixed Rate (3179)

**Grantor(s):**

1. BONITA D. GREEN

**Grantee(s):**

1. Fay Servicing, LLC as attorney in fact for PROF-2013-S3 Legal Title Trust II, by U.S. Bank National Association, as Legal Title Trustee
- 2.

**Legal Description: (abbreviated: i.e. lot, block, plat or section, township, range)**

1. ABBREVIATED LEGAL DESCRIPTION AS FOLLOWS: LOT: 2, BLOCK: NA, SUBDIVISION: BRIDGE VIEW HEIGHTS
2. Additional legal description is on page 1 of document

**Assessor's Property Tax Parcel or Account Number at the time of recording:**  
03072540020600

**Reference Number(s) of Documents assigned or released:**

1. Instrument Number 2008168825
  - 2.
- Additional reference #'s on page \_\_\_\_ of document



After recording please return to:  
Fay Servicing, LLC  
Modification Processing Department  
440 S. LaSalle St., Ste. 2000  
Chicago, IL 60605

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## LOAN MODIFICATION AGREEMENT (Providing for Fixed Interest Rate)

Investor Loan No: NB567146

Received

AUG 06 2018

Fay Servicing, LLC

Assessor's Property Tax Parcel or Account Number: 03072540020600

Abbreviated Legal Description: Abbreviated Legal Description as follows: Lot: 2, Block: na, SubDivision:  
Bridge View Heights

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

This Loan Modification Agreement ("Agreement"), made this 12th day of July, 2018, between BONITA D. GREEN ("Borrower") and Fay Servicing, LLC as attorney in fact for PROF-2013-S3 Legal Title Trust II, by U.S. Bank National Association, as Legal Title Trustee ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated January 23, 2008, in the amount of \$280,000.00 and recorded on January 28, 2008 in Book, Volume, or Liber No. , at Page (or as Instrument No. 2008168825) , 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  
211 SANJEN LOOP 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):

1. As of August 1, 2018, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$358,024.04, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.



2. **\$358,024.04** of the New Principal Balance shall be deferred (the "Deferred Principal Balance") and Borrower will not pay interest or make monthly payments on this amount. The New Principal Balance less the Deferred Principal Balance shall be referred to as the "Interest Bearing Principal Balance" and this amount is **\$358,024.04**. Interest will be charged on the Interest Bearing Principal Balance at the yearly rate of **5.750%**, from **July 1, 2018**. Borrower promises to make monthly payments of principal and interest of U.S. **\$1,907.87**, beginning on the **1st** day of **August, 2018**, and continuing thereafter on the same day of each succeeding month until the Interest Bearing Principal Balance and all accrued interest thereon have been paid in full. The yearly rate of **5.750%** will remain in effect until the Interest Bearing Principal Balance and all accrued interest thereon have been paid in full. The new Maturity Date will be **July 1, 2058**.
3. Borrower agrees to pay in full the Deferred Principal Balance and any other amounts still owed under the Note and Security Instrument by the earliest of: (i) the date Borrower sells or transfers an interest in the Property, (ii) the date Borrower pays the entire Interest Bearing Principal Balance, or (iii) the new Maturity Date.
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, including, where applicable, the Timely Payment Rewards rate reduction, as described in paragraph 1 of the Timely Payment Rewards Addendum to Note and paragraph A.1. of the Timely Payment Rewards Rider. By executing this Agreement, Borrower waives any Timely Payment Rewards rate reduction to which Borrower may have otherwise been entitled; and
  - (b) all terms and provisions of any adjustable rate rider, or Timely Payment Rewards Rider, where applicable, 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 ☐.

- 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.
- 7. Borrower will pay to Lender on the day payments are due under the Loan Documents as amended by this Agreement, until the Loan is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over the Mortgage as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under the Loan Documents; (d) mortgage insurance premiums, if any, or any sums payable to Lender in lieu of the payment of mortgage insurance premiums in accordance with the Loan Documents; and (e) any community association dues, fees, and assessments that Lender requires to be escrowed. These items are called "Escrow Items." Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender



may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in the Loan Documents, as the phrase "covenant and agreement" is used in the Loan Documents. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under the Loan Documents and this Agreement and pay such amount and Borrower shall then be obligated to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with the Loan Documents, and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this paragraph.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under the Real Estate Settlement Procedures Act ("RESPA"), and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Unless an agreement is made in writing or applicable law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender and Borrower can agree in writing, however, that interest shall be paid on the Funds. Lender shall provide Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by the Loan Documents, Lender shall promptly refund to Borrower any Funds held by Lender.



Bonita D. Green (Seal) \_\_\_\_\_ (Seal)  
 BONITA D. GREEN -Borrower -Borrower

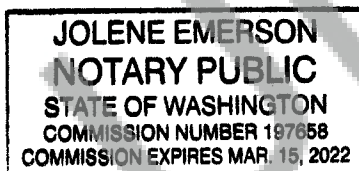
\_\_\_\_ (Seal) \_\_\_\_\_ (Seal)  
 -Borrower -Borrower

ACKNOWLEDGMENT

State of WA §  
 County of Skamania §  
 §

On this day personally appeared before me **BONITA D. GREEN** 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 23 day of July 2018



Jolene Emerson  
 Signature

Jolene Emerson  
 Printed Name

Notary  
 Title of Officer

Steverson, wa.  
 Place of Residence of Notary Public

(Seal or Stamp)

My Appointment Expires: 3-15-22



ACCEPTED AND AGREED TO BY THE OWNER AND HOLDER OF SAID NOTE  
 Fay Servicing, LLC as attorney in fact for PROF-2013-S3 Legal Title Trust II, by U.S. Bank National Association, as Legal Title Trustee

By: [Signature] -Lender 8/17/2018 Date of Lender's Signature  
 Shlomo Sahadeo  
 VP, Loss Mitigation

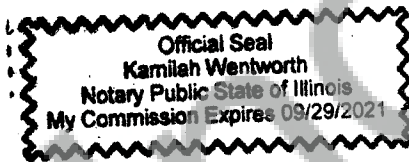
ACKNOWLEDGMENT

State of Illinois

§  
§  
§

County of Cook

This instrument was acknowledged before me on August 18, 2018 by Shlomo Sahadeo as VP, Loss Mit of Fay Servicing, LLC as attorney in fact for PROF-2013-S3 Legal Title Trust II, by U.S. Bank National Association, as Legal Title Trustee.



[Signature]  
 Signature of Notary Public

Kamilah Wentworth  
 Printed Name

Document Specialist  
 Title or Rank

(Seal)

Serial Number, if any: \_\_\_\_\_





**EXHIBIT A**

**BORROWER(S): BONITA D. GREEN**

**LOAN NUMBER: 140581**

**LEGAL DESCRIPTION:**

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

**LOT 2, BRIDGE VIEW HEIGHTS, ACCORDING TO THE PLAT THEREOF, RECORDED IN BOOK "B" OF PLATS, PAGE 113, RECORDS OF SKAMANIA COUNTY, WASHINGTON**

**Assessor's Property Tax Parcel or Account Number: 03072540020600**

**ALSO KNOWN AS: 211 SANJEN LOOP RD, STEVENSON, WA 98648**

