

When recorded mail to:
FIRST AMERICAN TITLE
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4795 REGENT BLVD
IRVING, TX 75063

County: SKAGIT

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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. 202308100031**

Additional reference #'s on page 2 of document

Grantor(s)/Borrower(s): **MICHAEL DAVID LAWS**

Additional Grantors on page 2 of document

Lender/Grantee(s): **EVERGREEN HOME LOANS**

Additional names on page 2 of document

Trustee(s): **CHICAGO TITLE INSURANCE COMPANY**

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

LT C CITY OF BURLINGTON SP NO. BURL-2-99 REC NO. 199909230101

Complete legal description on page 9

Assessor's Property Tax Parcel/Account Number
P115832

☐ Assessor Tax # not yet assigned

Additional parcel #'s on page 2

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.

10  2300945200

This Document Prepared By:
CATHERINE MANN
EVERGREEN HOME LOANS
4500 S. LAKESHORE DRIVE, SUITE 695
TEMPE, AZ 85282
877-242-5421

When Recorded Mail To:
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DTO REC., MAIL CODE: 4002
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Tax/Parcel #: P115832

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Original Principal Amount: \$472,000.00

Fannie Mae Loan No.: 4031045107

Unpaid Principal Amount: \$476,506.72

MERS Min: 100023500230095010

New Principal Amount: \$503,137.23

MERS Phone #: (888) 679-6377

New Money (Cap): \$26,630.51

LOAN MODIFICATION AGREEMENT (DEED OF TRUST)

(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this **10TH** day of **JUNE, 2026**, between **MICHAEL DAVID LAWS, AN UNMARRIED MAN ("Borrower")**, **EVERGREEN HOME LOANS** ("Lender"), and Mortgage Electronic Registration Systems, Inc. ("MERS"), as nominee for Lender. This Agreement amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated **AUGUST 7, 2023** and recorded on **AUGUST 10, 2023** in **INSTRUMENT NO. 202308100031**, of the **OFFICIAL** Records of **SKAGIT COUNTY, WASHINGTON**, and (2) the Note bearing the same date as, and secured by, the Security Instrument, which covers the "Property" as defined in the Security Instrument, and located at:

690 SOUTH WADE PLACE, BURLINGTON, WASHINGTON 98233
(Property Address)

the real property described being set forth as follows:

Legal Description: 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):

LOAN MODIFICATION AGREEMENT - Flex Mod (3179) 02012026_87

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- 1) As of **JUNE 1, 2026**, the amount payable under the Note and the Security Instrument (the "New Principal Balance") is U.S. **\$503,137.23**, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.
- 2) **\$30,783.74** 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 **\$472,353.49**. Interest will be charged on the Interest Bearing Principal Balance at a yearly rate of **6.1250%** from **JUNE 1, 2026**. Borrower promises to make monthly payments of principal and interest of U.S. **\$2,640.23** beginning on the **1ST** day of **JULY, 2026**. Borrower will continue to make monthly payments on the same day of each succeeding month until principal and interest are paid in full. If 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. The new Maturity Date will be **JUNE 1, 2066**.
- 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) 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.

- 5) 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
 - (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.

6) 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.
- (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.

By checking this box, Borrower also consents to being contacted by text messaging ☐

In Witness Whereof, I have executed this Agreement.

Borrower: MICHAEL DAVID LAWS

Date

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT

State of WASHINGTON

County of Ska gnt

I certify that I know or have satisfactory evidence that MICHAEL DAVID LAWS, 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: 6-16-24

Jasmine Carreon
Signature of Notary Public

Notary Public Printed Name: Jasmine Carreon

My commission expires: 5-9-29



Mortgage Electronic Registration Systems, Inc., (MERS), is a separate corporation that is acting solely as designated nominee for lender and lender's, beneficiary of the security instrument, its successors and assigns

Monica Hadley
By **MONICA HADLEY** (print name)
Vice President (title)

6.24.26
Date

[Space Below This Line for Acknowledgments]

State of ARIZONA

County of MARICOPA

The foregoing instrument was acknowledged before me this 6.24.26 by **MONICA HADLEY, Vice President** of Mortgage Electronic Registration Systems, Inc., a Delaware corporation, on behalf of the corporation.

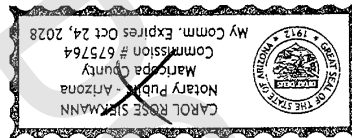
This notarial act was performed by means of communication pursuant to ARS 41-376(F) and AAC R2-12-

1307

Carol Rose Siekmann
Notary Public

Printed Name: CAROL ROSE SIEKMANN

My commission expires: 10.24.2028



In Witness Whereof, the Lender has executed this Agreement.

EVERGREEN HOME LOANS

By CATHERINE J. MANN (print name)
Loss Mitigation Manager (title)

6.24.26
Date

[Space Below This Line for Acknowledgments]

LENDER ACKNOWLEDGMENT

State of ARIZONA
County of MARICOPA

The foregoing instrument was acknowledged before me this 6.24.26 by **CATHERINE J. MANN, LOSS MITIGATION MANAGER** of **EVERGREEN HOME LOANS**, a company, on behalf of the company.

_____ This notarial act was performed by means of communication pursuant to ARS 41-376(F) and AAC R2-12-1307.

Carol R. Siekmann
Notary Public

Printed Name: CAROL ROSE SIEKMANN
My commission expires: 10.24.2028



EXHIBIT A

BORROWER(S): MICHAEL DAVID LAWS, AN UNMARRIED MAN

LOAN NUMBER: 2300945200

LEGAL DESCRIPTION:

The land referred to in this document is situated in the CITY OF BURLINGTON, COUNTY OF SKAGIT, STATE OF WASHINGTON, and described as follows:

LOT C, CITY OF BURLINGTON SHORT PLAT NO. BURL-2-99, RECORDED SEPTEMBER 23, 1999 UNDER RECORDING NO. 199909230101, RECORDS OF SKAGIT COUNTY, WASHINGTON; BEING A PORTION OF LOT 8, WADE PLACE SECOND ADDITION, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 14 OF PLATS, PAGES 122 AND 123, RECORDS OF SKAGIT COUNTY, WASHINGTON.

Tax/Parcel No. P115832

ALSO KNOWN AS: 690 SOUTH WADE PLACE, BURLINGTON, WASHINGTON 98233