

After Recording Return To:
UNITED WHOLESALE MORTGAGE, LLC
700 SOUTH BLVD EAST
PONTIAC, MI 48341
ATTN: POST CLOSING MANAGER
Loan Number: 1224869426

[Space Above This Line For Recording Data]

LOAN MODIFICATION AGREEMENT (Providing for Fixed Interest Rate)

Lender's Loan Number: 1224869426
MIN: 100032412248694264

MERS Phone: 888-679-6377

Grantor(s) (Last name first, then first name and initials):

1. DANTON, JULIE
2. Danton, David

Grantee(s) (Last name first, then first name and initials):

1. United Wholesale Mortgage, LLC
2. MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., (MERS)

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

PTN E 1/2 OF THE SE 1/4 OF SE 1/4 OF SECTION 30, TOWNSHIP 35 N, RANGE 3 E, W.M.

Full legal description on page 10 of document.

Assessor's Property Tax Parcel(s) or Account Number(s): P35053/350330-4-009-0003

Reference Number(s) Assigned or Released:

Deed of Trust recorded on February 4, 2025 as Instrument Number: 202502040017 (34 pages)

This Loan Modification Agreement ("Agreement"), made this 16th day of June, 2026, between David Danton and JULIE DANTON, Husband and Wife

("Borrower")

UNITED WHOLESALE MORTGAGE, LLC

("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 February 3, 2025 and recorded as Instrument No. 202502040017 on February 4, 2025 in book , page , of Official Records in the County Recorder's office of

SKAGIT/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

10765 Seaview Lane, MOUNT VERNON, WASHINGTON 98273

[Property Address]

the real property described being set forth as follows:

See Attached

A.P.N.: P35053/350330-4-009-0003

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 June 16, 2026, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$801,582.00, 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 6.443 %, from July 1, 2026. Borrower promises to make monthly

payments of principal and interest of U.S. \$ 5,036.53 , beginning on the 1st day of August, 2026 , and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of 6.443 % will remain in effect until principal and interest are paid in full. If on July 1, 2056 (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.

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 ☐.

- (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.

- (h) ☐ [Check box if the security property is an investment property or a 2-4 unit principal residence:]

Borrower hereby absolutely and unconditionally assigns and transfers to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon this assignment, Lender shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Lender's sole discretion. As used in this paragraph, the word "lease" shall mean "sublease" if the Security Instrument is on a leasehold estate.

Borrower hereby absolutely and unconditionally assigns and transfers to Lender all the rents and revenues ("Rents") of the Property, regardless of to whom the Rents of the Property are payable. Borrower authorizes Lender or Lender's agents to collect the Rents, and agrees that each tenant of the Property shall pay the Rents to Lender or Lender's agents. However, Borrower shall receive the Rents until (i) Lender has given Borrower notice of default under this Agreement, pursuant to Section 22 of the Security Instrument, and (ii) Lender has given notice to the tenant(s) that the Rents are to be paid to Lender or Lender's agent. This assignment of Rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of default to Borrower: (i) all Rents received by Borrower shall be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender shall be entitled to collect and receive all of the Rents of the Property; (iii) Borrower agrees that each tenant of the Property shall pay all Rents due and unpaid to Lender or Lender's agents upon Lender's written demand to the tenant; (iv) unless applicable law provides otherwise, all Rents collected by Lender or Lender's agents shall be applied first to the costs of taking control of and managing the Property and collecting the Rents, including, but not limited to, attorney's fees, receiver's fees, premiums on receiver's bonds, repair and maintenance costs, insurance premiums, taxes, assessments and other charges on the Property, and then to the sums secured by the Security Instrument; (v) Lender, Lender's agents or any judicially appointed receiver shall be liable to account for only those Rents actually received; and (vi) Lender shall be entitled to have a receiver appointed to take possession of and manage the Property and collect the Rents and profits derived from the Property without any showing as to the inadequacy of the Property as security.

If the Rents of the Property are not sufficient to cover the costs of taking control of and managing the Property and of collecting the Rents any funds expended by Lender for such purposes shall become indebtedness of Borrower to Lender secured by the Security Instrument pursuant to Section 9 of the Security Instrument.

Borrower represents and warrants that Borrower has not executed any prior assignment of the Rents and has not performed, and will not perform, any act that would prevent Lender from exercising its rights under this paragraph.

Lender, or Lender's agents or a judicially appointed receiver, shall not be required to enter upon, take control of or maintain the Property before or after giving notice of default to Borrower. However, Lender, or Lender's agents or a judicially appointed receiver, may do so at any time when a default occurs. Any application of Rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of Rents of the Property shall terminate when all the sums secured by the Security Instrument are paid in full.

☐ *[Check box if the borrower previously received a Chapter 7 bankruptcy discharge but did not reaffirm the mortgage debt under applicable law:]*

Notwithstanding anything to the contrary contained in this Agreement, Borrower and Lender acknowledge the effect of a discharge in bankruptcy that has been granted to Borrower prior to the execution of this Agreement and that Lender may not pursue Borrower for personal liability. However, Borrower acknowledges that Lender retains certain rights, including but not limited to the right to foreclose its lien evidenced by the Security Instrument under appropriate circumstances. The parties agree that the consideration for this Agreement is Lender's forbearance from presently exercising its rights and pursuing its remedies under the Security Instrument as a result of Borrower's default thereunder. Nothing in this Agreement shall be construed to be an attempt to collect against Borrower personally or an attempt to revive personal liability.

☒ *[Check box if the lender previously waived the borrower's obligation to maintain an escrow account for the payment of escrow items:]*

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.

[REMAINDER OF THIS PAGE INTENTIONALLY LEFT BLANK]

UNITED WHOLESALE MORTGAGE, LLC

Nick Pannfry (Seal)
-Lender

By: Nick Pannfry

'JUL 01 2026

Date of Lender's Signature

Joe Reed (Seal)

By: Joe Reed
Mortgage Electronic Registration Systems, Inc.,
as nominee for Lender, its successors and assigns

Julie Danton (Seal)
Julie Danton -Borrower

David Danton (Seal)
David Danton -Borrower

[Space Below This Line For Acknowledgment]

LENDER ACKNOWLEDGMENTState of MICHIGANCounty of OAKLANDOn this 1 ST day of JULY, 2026, before me personally appearedNICK PUMFREY AND JOE ROOD,

(name of individual signing)

to me known to be the VP - POST CLOSING AND MERS

(president, vice president, secretary, treasurer, or other authorized officer or agent, as the case may be)

of the corporation that executed the within and foregoing instrument, and acknowledged said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that he/she was authorized to execute said instrument and that the seal affixed is the corporate seal of said corporation.

In Witness Whereof I have hereunto set my hand and affixed my official seal the day and year first above written.



ROCHELLE Y PARENT
My Commission Expires
January 26, 2031
County of Oakland
Acting in the County of Oakland

Rochelle Y Parent
ROCHELLE Y PARENT, Notary Public

(SEAL/STAMP)

BORROWER ACKNOWLEDGMENTState of Michigan)County of Oakland)

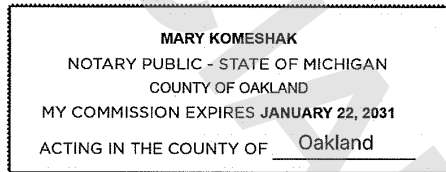
I certify that I know or have satisfactory evidence that _____

Julie Danton AND David Danton

(name of signer)

is the person who appeared before me, and said person acknowledged that he/she signed this instrument and acknowledged it to be his/her free and voluntary act for the uses and purposes mentioned in the instrument.

This notarial act was performed using electronic or remote technology by Proof.

Dated: 06/30/2026Mary Komeshak

Signature Mary Komeshak

Notary Public, State of Michigan, County of Oakland

Title

(Seal or stamp)

My appointment expires: 01/22/2031

EXHIBIT "A"

Legal Description

For APN/Parcel ID(s): P35053 / 350330-4-009-0003

THE EAST 1/2 OF THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 30, TOWNSHIP 35 NORTH, RANGE 3 EAST, W.M,

EXCEPT ROAD;

AND EXCEPT THE FOLLOWING DESCRIBED TRACT:

BEGINNING AT A POINT ON THE SOUTH LINE OF SAID SECTION 30, 165.1 FEET WEST OF THE SOUTHEAST CORNER;

THENCE NORTH 20°54' WEST 144.35 FEET;

THENCE NORTH 69°55' EAST 233.07 FEET TO THE EAST LINE OF SAID SECTION;

THENCE SOUTH 0°36'48" WEST ALONG SAID EAST LINE 182.56 FEET TO THE NORTH LINE OF THE COUNTY ROAD;

THENCE SOUTH 68°40' WEST ALONG THE NORTH LINE OF COUNTY ROAD 166.1 FEET;

THENCE NORTH 20°54' WEST 30.06 FEET TO THE POINT OF BEGINNING.

ALSO EXCEPT THAT PORTION LYING SOUTH AND WEST OF THE FOLLOWING DESCRIBED LINE:

BEGINNING AT THE SOUTHEAST CORNER OF SAID SECTION 30, AS SAID POINT IS SHOWN ON THAT CERTAIN RECORD OF SURVEY RECORDED IN BOOK 6 OF SURVEYS, AT PAGES 75 AND 76, UNDER RECORDING NO. 8505090031, RECORDS OF SKAGIT COUNTY, WASHINGTON;

THENCE NORTH 89°40'20N WEST ALONG THE SOUTH LINE THEREOF, A DISTANCE OF 165.10 FEET TO THE SOUTHWEST CORNER OF THAT CERTAIN TRACT OF LAND CONVEYED

TO MARK R. OLSON AND CARRIE A. OLSON, HUSBAND AND WIFE, BY INSTRUMENT DATED JULY 30, 1991, AND RECORDED UNDER RECORDING NO. 9108020039, RECORDS OF SAID COUNTY AND STATE, SAID POINT BEING THE TRUE POINT OF BEGINNING OF SAID DESCRIBED LINE;

THENCE NORTH 20°34'20" WEST ALONG THE WESTERLY LINE OF SAID OLSON TRACT, A DISTANCE OF 144.35 FEET TO ITS NORTHWEST CORNER;

THENCE SOUTH 83°34'01" WEST, A DISTANCE OF 452.35 FEET TO A POINT ON THE WEST LINE OF SAID EAST 1/2 OF THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 30, SAID POINT LYING NORTH 0°40'34" EAST, A DISTANCE OF 81.60 FEET FROM THE SOUTHWEST COMER THEREOF, SAID POINT BEING THE END OF SAID DESCRIBED LINE.

(ALSO KNOWN AS PARCEL "A", OF THAT SURVEY RECORDED UNDER SKAGIT COUNTY RECORDING NO. 200411220202).

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

JD

DD

LOAN MODIFICATION AGREEMENT Single Family - MERS
Fannie Mae MODIFIED Instrument
Form 3179 1/01 (rev. 4/14)
WA3179Z.LMA 04/15/25

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