

When recorded mail to:
FIRST AMERICAN TITLE
DTO REC., MAIL CODE: 4002
4795 REGENT BLVD
IRVING, TX 75063

County: SKAGIT

[Space Above This Line for Recording Data]

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. 202411150029

Additional reference #'s on page 2 of document

Grantor(s)/Borrower(s): LANCE J ANDERSON

Additional Grantors on page 2 of document

Lender/Grantee(s): GUARANTEED RATE, INC. BY SERVICEMAC, LLC, ITS APPOINTED ATTORNEY
IN FACT

Additional names on page 2 of document

Trustee(s): LAND TITLE AND ESCROW COMPANY

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

Complete legal description on page 7

Assessor's Property Tax Parcel/Account Number
P113516

☐ Assessor Tax # not yet assigned

Additional parcel 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.

RECORDED IN
VOLUME 17 OF PLATS, PAGES 17 THROUGH 21, RECORDS OF SKAGIT COUNTY
WASHINGTON; BEING A PORTION OF SECTION 20, TOWNSHIP 34 NORTH,
RANGE 4 EAST OF THE WILLAMETTE MERIDIAN.

GR GGD  5110407722

This Document Prepared By:
SAMANTHA STUMBAUGH
SERVICEMAC
9726 OLD BAILES RD, UNIT 200
FORT MILL, SC 29707
866-978-2622
NMLS# 2611

When Recorded Mail To:
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Tax/Parcel #: P113516

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Original Principal Amount: \$190,272.00
Unpaid Principal Amount: \$188,214.22
New Principal Amount: \$149,288.55
New Money (Cap): \$13,481.20

FHA\VA Case No.:566-4064679-703
Loan No: 5110407722

LOAN MODIFICATION AGREEMENT (DEED OF TRUST)

This Loan Modification Agreement ("Agreement"), made this **30TH** day of **JUNE, 2026**, between **LANCE J ANDERSON, AN UNMARRIED PERSON ("Borrower")**, whose address is **821 SOUTH LAVENTURE ROAD #A, MOUNT VERNON, WA 98274** and **GUARANTEED RATE, INC. ("Lender")**, whose address is **3940 N. RAVENSWOOD AVE., CHICAGO, IL 60613**, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated **NOVEMBER 9, 2024** and recorded on **NOVEMBER 15, 2024** in **INSTRUMENT NO. 202411150029**, 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 real and personal property described in the Security Instrument and defined therein as the "Property", located at,

821 SOUTH LAVENTURE ROAD #A, MOUNT VERNON, WASHINGTON 98274
(Property Address)

the real property described being set forth as follows:

LEGAL DESCRIPTION: SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:

FHA Combo 06292026_356

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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, 2026** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$149,288.55**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest and other amounts capitalized, which is limited to escrows, and any legal fees and related foreclosure costs that may have been accrued for work completed, in the amount of U.S. **\$13,481.20**.
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 **6.5000%**, from **AUGUST 1, 2026**. The Borrower promises to make monthly payments of principal and interest of U.S. \$ **874.02**, beginning on the **1ST** day of **SEPTEMBER, 2026**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **AUGUST 1, 2066** (the "Maturity Date"), the 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. **If the Borrower has, since inception of this loan but prior to this Agreement, received a discharge in a Chapter 7 bankruptcy, and there having been no valid reaffirmation of the underlying debt, by entering into this Agreement, the Lender is not attempting to re-establish any personal liability for the underlying debt.**
6. 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. Except as otherwise specifically provided in this Agreement, the

Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

7. Borrower agrees to make and execute other documents or papers as may be necessary 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.



In Witness Whereof, I have executed this Agreement.

Borrower: **LANCE J ANDERSON**

Date

7/16/2026

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT

State of **WASHINGTON**

County of **Snohomish**

I certify that I know or have satisfactory evidence that **LANCE J ANDERSON**, 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: 7/16/2026

Signature of Notary Public

Notary Public Printed Name: **Celeste Arellano-Reyes**

My commission expires: 04/09/2030



In Witness Whereof, the Lender has executed this Agreement.

GUARANTEED RATE, INC. BY SERVICEMAC, LLC, ITS APPOINTED ATTORNEY IN FACT

By  **Yulicia Rhodes Moreno**
(print name)
(title) JUL 21 2026 Date

_____[Space Below This Line for Acknowledgments]_____

State of TEXAS
County of DALLAS

This instrument was acknowledged before me on JUL 21 2026 by
Yulicia Rhodes Moreno, the Vice President of **GUARANTEED RATE,**
INC. BY SERVICEMAC, LLC, ITS APPOINTED ATTORNEY IN FACT, a company, on behalf of the
company.

This notarial act was an online notarization using communication technology.


Notary Public

Printed Name: Jose Angel Gomez

My commission expires: 1/19/29

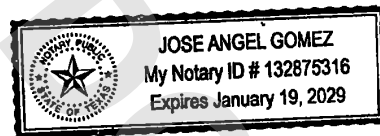


EXHIBIT A**BORROWER(S): LANCE J ANDERSON, AN UNMARRIED PERSON****LOAN NUMBER: 5110407722****LEGAL DESCRIPTION:**

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

UNIT A, BUILDING 821, HOME COURT CONDOMINIUM, ACCORDING TO THE DECLARATION THEREOF RECORDED SEPTEMBER 29, 1998, UNDER AUDITOR'S FILE NO. 9809290183 AND SURVEY MAP AND PLANS THEREOF RECORDED IN VOLUME 17 OF PLATS, PAGES 17 THROUGH 21, RECORDS OF SKAGIT COUNTY WASHINGTON; BEING A PORTION OF SECTION 20, TOWNSHIP 34 NORTH, RANGE 4 EAST OF THE WILLAMETTE MERIDIAN.

Tax/Parcel No. P113516

ALSO KNOWN AS: 821 SOUTH LAVENTURE ROAD #A, MOUNT VERNON, WASHINGTON 98274