202610200045
10/20/2026 11:12 AM Pages: 1 of 6 Fees: $308.50
Skagit County Auditor, WA

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FIRST AMERICAN TITLE
DTO REC., MAIL CODE: 4002
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. 200506010104

Additional reference #'s on page ____ of document

Grantor(s)/Borrower(s): TERESA ARNOTT

Additional Grantors on page ____ of document

Lender/Grantee(s): MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION

Additional names on page ____ of document

Trustee(s): LAND TITLE COMPANY OF SKAGIT COUNTY

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

Complete legal description on page _____

Assessor's Property Tax Parcel/Account Number ☐ Assessor Tax # not yet assigned
P72107

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.

3634674-2

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This Document Prepared By:
DYLON LEMASTER
MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION
501 N.W. GRAND BLVD
OKLAHOMA CITY, OK 73118

When Recorded Mail To:
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IRVING, TX 75063

Tax/Parcel #: P72107

_____ [Space Above This Line for Recording Data] _____

Original Principal Amount: $164,430.00
Unpaid Principal Amount: $111,796.48
New Principal Amount: $119,456.42
New Money (Cap): $7,659.94

FHA/VA/RHS Case No.:5618155066729
Loan No: (scan barcode)

LOAN MODIFICATION AGREEMENT (DEED OF TRUST)

This Loan Modification Agreement ("Agreement"), made this **16TH** day of **SEPTEMBER, 2026**, between **TERESA ARNOTT UNMARRIED** ("Borrower"), whose address is **1022 E RIO VISTA AVE, BURLINGTON, WASHINGTON 98233** and **MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION** ("Lender"), whose address is **501 N.W. GRAND BLVD, OKLAHOMA CITY, OK 73118**, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated **MAY 24, 2005** and recorded on **JUNE 1, 2005** in **INSTRUMENT NO. 200506010104**, 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,

1022 E RIO VISTA AVE, BURLINGTON, WASHINGTON 98233
(Property Address)

the real property described is located in **SKAGIT County, WASHINGTON** and 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):

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1. As of, **OCTOBER 1, 2026** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **$119,456.42**, 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. **$7,659.94**.
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 **7.0000%**, from **OCTOBER 1, 2026**. The Borrower promises to make monthly payments of principal and interest of U.S. **$742.34**, beginning on the **1ST** day of **NOVEMBER, 2026**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **OCTOBER 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 it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may require immediate payment in full of all sums secured by this Security Instrument.

   If the Lender exercises this option, the Lender shall give the 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 the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.
4. The Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever cancelled, 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.

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In Witness Whereof, I have executed this Agreement.

Teresa Arnott 9/22/26

Borrower TERESA ARNOTT Date

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT

State of WASHINGTON
County of Skagit

I certify that I know or have satisfactory evidence that **TERESA ARNOTT**, 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: 9/22/2026

Rhonda M Johnson
Signature of Notary Public

Notary Public Printed Name: Rhonda M Johnson

My commission expires: 6/03/2029

RHONDA M JOHNSON NOTARY PUBLIC STATE OF WASHINGTON COMM # 24574 APPOINTMENT EXPIRES June 03, 2029

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In Witness Whereof, the Lender has executed this Agreement.

MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION

By Justyce Henson (print name) OCT 13 2026 Date

(title) VICE PRESIDENT

[Space Below This Line for Acknowledgments]

LENDER ACKNOWLEDGMENT

STATE OF Oklahoma
COUNTY OF Oklahoma

The instrument was acknowledged before me on OCT 13 2026 (date) by Justyce Henson, as VICE PRESIDENT of **MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION.**

_____This notarial act was an online notarial act.

Notary Public

SOFIA REEVES NOTARY # 25004061 EXP. 04/04/29 PUBLIC STATE OF OKLAHOMA

Printed Name: Sofia Reeves

My commission expires: _____

THIS DOCUMENT WAS PREPARED BY:
DYLON LEMASTER
MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION
501 N.W. GRAND BLVD
OKLAHOMA CITY, OK 73118

UNOFFICIAL DOCUMENT

EXHIBIT A

BORROWER(S): TERESA ARNOTT UNMARRIED

LOAN NUMBER: (scan barcode)

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:

THE EAST 46 FEET OF THE NORTH 165 FEET OF LOT 4 AND THE WEST 23 FEET OF THE NORTH 165 FEET OF LOT 3, BLOCK 125, "FIRST ADDITION TO BURLINGTON, SKAGIT CO, WASH", AS PER PLAT RECORDED IN VOLUME 3 OF PLATS, PAGE 11, RECORDS OF SKAGIT COUNTY, WASHINGTON.

Tax/Parcel No. P72107

ALSO KNOWN AS: 1022 E RIO VISTA AVE, BURLINGTON, WASHINGTON 98233