

STATE OF LOUISIANA
PARISH OF WASHINGTON
MORTGAGE CERTIFICATE GOOD FOR ONLY 90 DAYS

MORTGAGE CERTIFICATE

I, Traci Thomas, the undersigned Deputy Clerk of Court and Ex-Officio Recorder of Mortgages in and for the Parish of Washington, State of Louisiana, do hereby certify that I have made a careful examination of the indices of the mortgage records of the Parish of Washington, State of Louisiana, in the exact names(s) shown below affecting the property described hereinbelow. Although this certificate may show additional names similar to the names(s) listed below, this certificate only certifies the exact name(s) stated below in accordance with La. R.S. 9:2743.

I hereby certify that there are no mortgages, liens, judgments or other instruments evidencing privileges in the exact name(s) affecting the herein below described property except as shown below:

NAME(S)

ERIN PAIGE MITCHELL

DESCRIPTION OF PROPERTY

Lot Seventeen (17) of Block Four (4) of the L.A. Pierce Pleasant HIII Addition Revised to the City of Bogalusa, Louisiana, as per map or plat of same on file In the office of the Clerk of Court at Franklinton, Washington Parish, Louisiana; subject to restrictions, servitudes, rights-of-way and outstanding mineral rights of record affecting the property.

OTHER THAN:

1.

MORTGAGE: Executed by Erin Paige Mitchell before Jason S. Mickenheim, Notary Public, dated October 31, 2023 in favor of Mortgage Electronic Registration Systems, Inc. (MERS) as nominee for Lender, Cornerstone First Mortgage, Inc.; "Note" means the promissory note dated October 31, 2023; The Note evidences the legal obligation of each Borrower who signed the Note to pay Lender \$118,181.00 plus interest; Each Borrower who signed the Note has promised to pay this debt in regular monthly payments and to pay the debt in full not later than November 1, 2053; of record in MOB 1289 Page 316 of the official records of Washington Parish, Louisiana.

2.

LOAN MODIFICATION AGREEMENT (Providing for Fixed Interest Rate): This Loan Modification Agreement ("Agreement"), made this 14th day of November, 2024, between Erin Paige Mitchell, unmarried ("Borrower"), whose address is 919 Avenue F, Bogalusa, LA 70427-4332, PennyMac Loan Services, LLC ("Lender"), whose address is 6101 Condor Drive, Suite 200, Moorpark, CA 93021, and Mortgage Electronic Registration Systems, Inc. ("MERS") ("Mortgagee"), whose address is 11819 Miami Street, Suite 100, Omaha, NE 68164, amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated October 31, 2023 and in the amount of \$118,181.00 and recorded on November 3, 2023 in Book, Volume, or Liber No. 1289, at Page 316 (or as Instrument No. 2023-004732), of the Official Records of Washington, Louisiana 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: 919 Avenue F, Bogalusa, LA 70427... the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument): 1. As of January 1, 2025, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$122,379.07, 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 7.000%, from December 1, 2024. Borrower promises to make monthly payments of principal and interest of U.S. \$814.19, beginning on the 1st day of January, 2025, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on December 1, 2054 (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... signed by Borrower – Erin Paige Mitchell on 12/18/2024 before Jaslyn Powell, Notary Public and signed by Lender: PennyMac Loan Services, LLC By: Karen Denton, First Vice President and Mortgage Electronic Registration Systems, Inc. By: Karen Denton, Vice President on 12/23/2024 before Raymond River Navarro, Notary Public; of record in MOB 1323 Page 255 of the official records of Washington Parish, Louisiana.

3.

NOTARIAL ENDORSEMENT AND ASSIGNMENT OF MORTGAGE: Be it known that this 17th day of October in the year 2025, before me, the undersigned Notary Public in and for the State of Florida, County of Pinellas, personally came and appeared Angela Pavao, Vice President of Mortgage Electronic Registration Systems, Inc. ("MERS"), as Mortgagee, as Nominee for Cornerstone First Mortgage, Inc, its successors and assigns, whose address is P.O. Box 2026, Flint, MI 48501-2026, (Assignor), and who, upon appearing on behalf of the said Assignor and duly authorized by the governing body of said Assignor, declared: That for value received, the said Mortgage Electronic Registration Systems, Inc. ("MERS"), as Mortgagee, as Nominee for Cornerstone First Mortgage, Inc, its successors and assigns does hereby assign, transfer, and deliver, to: PennyMac Loan Services, LLC, whose address is 3043 Townsgate Road Ste 200, Westlake Village, CA 91361 (800)777-4001, its successors and assigns, (Assignee) one certain mortgage made and subscribed by Erin Paige Mitchell which is described herein, executed by the same parties, and so paraphed by a Notary Public, on 10/31/2023 recorded under Book 1289 and Page 316. Modification: 01/15/2025 BK: 1323 PG: 255...; of record in MOB 1346 Page 48 of the official records of Washington Parish, Louisiana.

4.

NOTICE OF SEIZURE: In the matter styled PennyMac Loan Services, LLC Versus NO. 121657 Erin Paige Mitchell, 22nd Judicial District Court, Parish of Washington, State of Louisiana; To the Clerk of Court and Ex-Officio Recorder of Mortgage in and for the Parish of Washington, State of Louisiana, and all other persons concerned; NOTICE is hereby given that I am this day seizing, in accordance with the provisions of R.S. 13:3851 through 13:3861, the following described property, to-wit:...; as the property of Erin Paige Mitchell under a Writ of SEIZURE issued on December 5, 2025, by the Twenty-Second Judicial District Court for the Parish of Washington in the above styled matter to satisfy a claim of \$121,768.35, with interest, attorney fees,

and costs, this the 26th day of December, 2025; signed by: Jason Smith, Sheriff by: Jessica Schilling, Deputy Sheriff; of record in MOB 1351 Page 522 of the official records of Washington Parish, Louisiana.

GIVEN UNDER MY HAND AND SEAL OFFICIALLY THIS 21ST DAY OF JANUARY, 2026 AT 2:11 P.M.



TRACI THOMAS, DEPUTY CLERK OF COURT



THIS MORTGAGE CERTIFICATE IS CERTIFIED BACK FOR A PERIOD OF 40 YEARS FROM THE DATE OF THIS CERTIFICATE AND DOES NOT INCLUDE ANYTHING FILED AFTER 01/21/2026 AT 2:11 P.M.