



200103260038

, Skagit County Auditor

3/26/2001 Page 1 of 5 9:13:20AM

**Return Address:**

US RECORDING, INC

2925 COUNTRY DRIVE

SUITE 201

ST. PAUL, MN 55117

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)

6881044

- 1. BALLOON LOAN MODIFICATION
- 2.
- 3.
- 4.

**Reference Number(s) of Documents assigned or released:**

BOOK 1505 PAGE 0441

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

1 ROBERT G. JENKINS

2 DENISE B. JENKINS

3.

4.

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

1 FIRST MARK MORTGAGE COMPANY INC. ASSIGNED TO STANDARD

2.

3 FEDERAL BANK FSB

4.

**Legal description** LOT 6 BLOCK 6 HOLIDAY HIDEWAY NO. 1 AS PER PLAT RECORDED IN VOLUME 8 OF PLATS, PAGES 36 THROUGH 42, RECORDS OF SKAGIT COUNTY, WASHINGTON.

**Assessor's Property Tax Parcel/Account Number**

TAX ID # 39260060060006

The Auditor/Recorder will rely on the information provided on the form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.

ACCOUNT NUMBER: 0209639826

## BALLOON LOAN MODIFICATION

INDEX AS MODIFICATION OF DEED OF TRUST

(Pursuant to the Terms of the Balloon Note Addendum and Balloon Rider)

**THIS MODIFICATION IS TO BE EXECUTED IN DUPLICATE ORIGINALS:  
ONE ORIGINAL IS TO BE FILED WITH THE BALLOON NOTE AND  
ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE THE  
SECURITY INSTRUMENT IS RECORDED**

This Balloon Loan Modification ("Modification"), made this 21 day of Dec, 2000, between **ROBERT G. JENKINS & DENISE B. JENKINS**, whose address is: **48030 RACQUET LANE, PALM DESERT, CALIFORNIA 92260** ("Borrower") and **FIRST MARK MORTGAGE COMPANY, INC.**, assigned to **STANDARD FEDERAL BANK, FSB**, recorded on December 26, 1995, as Book or Liber 1505, at page(s) 0449, of official record ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated **December 19, 1995**, securing the original principal sum of U.S. \$ **140,000.00**, and recorded in Book or Liber **1505**, at page(s) **0441**, of the **SKAGIT** Records of **SKAGIT** County, **WASHINGTON**, and (2) the Balloon Note bearing the same date as, and secured by, the Security Instrument (the "Note") which covers the real and personal property described in the Security Instrument and defined in the Security Instrument as the "Property", located at **667-B EVERGREEN LANE (aka) 7845 EVERGREEN LANE, ANACORTES, WASHINGTON 98221**, the real property described being set forth as follows:

**LOT 6, BLOCK 6, "HOLIDAY HIDEAWAY NO. 1", AS PER PLAT RECORDED IN VOLUME 8 OF PLATS, PAGES 36 THROUGH 42, RECORDS OF SKAGIT COUNTY, WASHINGTON.**

ID# 39260060060006

To evidence the election by the Borrower of the [Conditional Right to Refinance] [conditional Modification and Extension of Loan Terms] as provided in the Balloon Note Addendum and Balloon Rider and to modify the terms of the Note and Security Instrument in accordance with such election, Borrower and Lender agree as follows (notwithstanding anything to contrary contained in the Note or Security Instrument):

1. The Borrower is the owner and occupant of the Property.
2. As of **JANUARY 1, 2001**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$ **130,276.13**.
3. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at yearly rate of **8.250%**, beginning **JANUARY 1, 2001**. The Borrower promises to make monthly payments principal and interest of U.S. \$ **1027.16**, beginning on the first day of **FEBRUARY 1, 2001**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **JANUARY 1, 2026** (the "Modified Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification, the Borrower will pay these amounts in full on the Modified Maturity Date.  
The Borrower will make such payments at **ABN-AMRO MORTGAGE GROUP, INC.**, 2600 W. Big Beaver Road, Troy, MI 48084 or at such other place as the Lender may require.

4. The Borrower will comply with all other covenants, agreements, and requirements of the Note and 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, all the terms and provisions of the Balloon Note Addendum and Balloon Rider are forever cancelled, null and void, as of the maturity date of the Note.

MULTI-STATE BALLOON MODIFICATION SINGLE FAMILY FREDDIE MAC UNIFORM LOAN INSTRUMENT I



200103260038  
, Skagit County Auditor



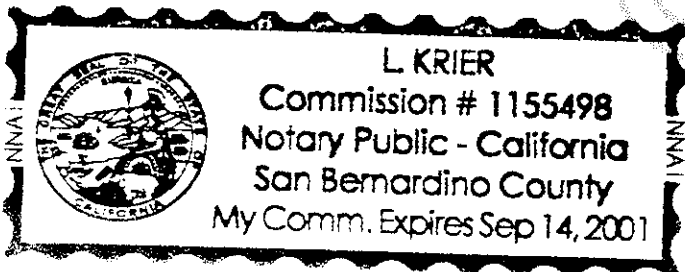
# CALIFORNIA ALL-PURPOSE ACKNOWLEDGEMENT

State of California

County of Riverside

On December 21, 2000 before me, L.Krier, personally appeared Robert G. Jenkins & Denise B. Jenkins,

proved to me on the basis of satisfactory evidence to be the persons whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacities, and that by their signatures on the instrument the persons, or the entity upon behalf of which the persons acted, executed the instrument.



WITNESS my hand and official seal.

-----OPTIONAL-----

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

## Description of Document

Title or Type of Document: Balloon Loan Modification

Document Date: December 21, 2000

Number of Pages: 5

Signer(s) Other Than Named Above: \_\_\_\_\_



200103260038

, Skagit County Auditor

3/26/2001 Page 4 of 5 9:13:20AM

**Accepted by Lender:**

Lender Name: **ABN-AMRO MORTGAGE GROUP, INC.**

A Delaware Corporation, Affiliate of Standard Federal Bank – LaSalle Bank –  
LaSalle Home Mortgage

By: *Raymond R. Stacer*  
[Signature]

**Raymond R. Stacer**  
[Signatory's typed name]

Signatory's Title: First Vice President

Tax ID# **36-3744610**

**Witnessed By:**

*Racquell Jacobs*  
Racquell Jacobs

*Christina Fernandez*  
Christina Fernandez

(corporate)



**U06981044-01**

BLLN LN MODIFICA

REF# 20054579

US Recordings

**STATE OF MICHIGAN )**  
**)ss**  
**COUNTY OF OAKLAND )**

The foregoing instrument was acknowledged before me **21<sup>st</sup>** day of  
**December, 2000** by Raymond Stacer – First Vice President of ABN-AMRO  
Mortgage Group, Inc., on behalf of the corporation.



*Jennifer Snyder*  
Notary Public  
State of Michigan, County  
My Commission Expires:

**JENNIFER SNYDER**  
Notary Public, Oakland County, Michigan  
My Commission Expires July 14, 2004



**200103260038**  
Skagit County Auditor