



200809240059
Skagit County Auditor

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WHEN RECORDED RETURN TO:

OLD REPUBLIC TITLE

ATTN: REFERRAL DESK

320 SPRINGSIDE DR SUITE 320

AKRON OH 44333

127669-0

LAND TITLE OF SKAGIT COUNTY

DOCUMENT TITLE(S):

BALLOON MODIFICATION

REFERENCE NUMBER(S) OF DOCUMENTS ASSIGNED OR RELEASED:

THIS BALLOON MODIFICATION CORRECTS AND REPLACES THAT BALLOON MODIFICATION

RECORDED UNDER AUDITOR FILE NO. 200805190173 and to be considered

re-recording of same.

ORIGINAL DEED OF TRUST RECORDED UNDER AUDITOR FILE NO 200211010156.

GRANTORS:

MARK HAGEN AND SANDY L HAGEN

GRANTEES:

CITIMORTGAGE INC

ABBREVIATED LEGAL DESCRIPTION:

LOT 39 EAGLEMONT PH 1 A

TAX PARCEL NUMBER(S):

4621-000-039-0008/P104305

BALLOON LOAN MODIFICATION

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

**TWO ORIGINAL BALLOON LOAN MODIFICATIONS
MUST BE EXECUTED BY THE BORROWER:
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"), entered into effective as of the 1st day of November 2008, between MARK HAGEN AND SANDY L HAGEN ("Borrower") and CitiMortgage, Inc. ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated 10/24/02, securing the original principal sum of U.S. \$ 210,000.00, and recorded in Book or Liber Instrument No, 200211010156, of the Recorded 11/01/02 County Records of Skagit; and *Successors in interest by merger to Principal Residential Mortgage, Inc. (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 4902 NEW WOODS PLACE MOUNT VERNON WASHINGTON 98274, the real Property described being set forth as follows:

Exhibit (A) attached hereto and made a part hereof.

To evidence the election by the Borrower of the 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 the contrary contained in the Note or Security Instrument):

1. The Borrower is the owner and occupant of the Property.
2. As of 11/01/07, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 164,046.70.
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 6.625%, beginning November 1, 2007. The Borrower promises to make monthly payments of principal and interest of U.S. \$1,120.50, beginning on the 1st day of December 2007, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on November 1, 2032 (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 1000 Technology Drive, O'Fallon, MO 63304 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 canceled, null and void, as of the maturity date of the Note.

5. Nothing in this Modification 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 Modification, the Note and Security Instrument will remain unchanged and in full effect, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Modification.

8-12-08 Date [Signature] (Seal)
Mark Hagen Borrower
8/12/08 Date [Signature]
Witness:
8/12/08 Date [Signature] (Seal)
Sandy L. Hagen Borrower
8/12/08 Date [Signature]
Witness:

Lender: CitiMortgage, Inc. Successors in interest by merger to Principal Residential Mortgage, Inc.

By: [Signature]
Name: Alleen Nutter
Title: Vice President

_____[Space below for Notary Acknowledgment]_____

STATE OF WASHINGTON
COUNTY OF SS. Skagit

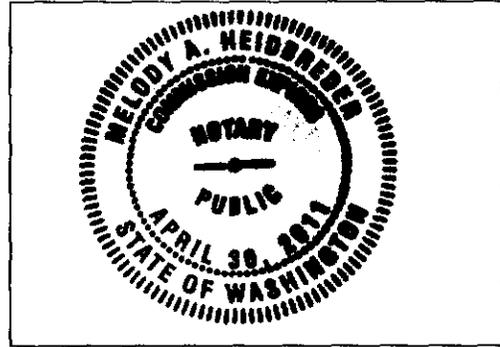


On 8-12-08, before me, Melody A. Heidbreder, a Notary Public in and for said County and State, personally appeared Mark/Sandy Hagen personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged that they executed the same in their authorized capacity (ies), and that by their signature on the instrument the person(s), or entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and seal.

Notary seal or stamp

Melody A. Heidbreder
Signature
Melody A. Heidbreder



My commission expires: 4-30-11
Notary seal or stamp

Prepared by and when recorded

Return to:

~~CitiMortgage, Inc.
ATTN: Gloria Adams
Special Loans Dept
1000 TECHNOLOGY DRIVE
O'FALLON, MO. 63368~~

WHEN RECORDED RETURN TO:
Old Republic Title
Attn: Referral Desk
~~320 Springside Dr
Suite 320
Akron, OH 44333~~

530 SOUTH MAIN ST.
SUITE 1031
AKRON, OH 44311



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(Individual Acknowledgement)

STATE OF Missouri
COUNTY OF St. Charles County

BEFORE ME, the undersigned, a Notary Public, in and for said County and State, do hereby certify that, Colleen Tentwig ~~personally known to me to be the person who appeared before me this day in person and acknowledged to me that he/she executed~~ and delivered the same as his/her free and voluntary act for the purposes and consideration therein expressed.

GIVEN UNDER MY HAND AND OFFICIAL SEAL, this _____ day of _____, 2008.

Mary G. Hackmann
Notary Public

My Commission Expires: 12/11/2012

MARY G. HACKMANN
Notary Public - Notary Seal
State of Missouri
Commissioned for St Charles County
My Commission Expires: June 11, 2012
Commission Number: 08578301

**signed this ;instrument, on oath stated that she is ;authorized to execute this instrument and acknowledged it as the Vice President of CitiMortgage, Inc.



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Schedule "A-1"

127669-O

DESCRIPTION:

Lot 39, "PLAT OF EAGLEMONT PHASE 1A," as per plat recorded in Volume 15 of Plats, pages 130 through 146, inclusive, records of Skagit County, Washington.

Situate in the City of Mount Vernon, County of Skagit, State of Washington.



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