



200810240113

Skagit County Auditor

10/24/2008 Page 1 of 6 3:40PM

WHEN RECORDED RETURN TO:

Old Republic Title
Attn: Sherry Ocheltree
530 South Main Street, Suite 1031
Akron, OH 44311

LAND TITLE OF SKAGIT COUNTY

Land Title & Escrow #107631-P

DOCUMENT TITLE(S):

Balloon Loan Modification

REFERENCE NUMBER(S) OF DOCUMENTS ASSIGNED OR RELEASED:

200308060005

GRANTOR:

JOSEPH D. WOODMANSEE and KIMBERLY A. WOODMANSEE, husband and wife

GRANTEES:

CitiMortgage, Inc., successors in interest by merger to Principal Residential Mortgage, Inc.

ABBREVIATED LEGAL DESCRIPTION:

Ptn SW $\frac{1}{4}$ SW $\frac{1}{4}$, 17-34-4 aka Lot 3, S/P MV 5-90

TAX PARCEL NUMBER(S):

340417-0-027-0300, p104680

Freddie Mac Loan Number: 722589554
Servicer Loan Number: 0008227869

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 September, 2008, between Joseph D Woodmansee and Kimberly A Woodmansee ("Borrower") and CitiMortgage, Inc. ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated 08/04/03, securing the original principal sum of U.S. \$171,200.00, and recorded on Instrument Number 200308060005, of the County 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 1017 Crestview Lane, Mount Vernon, Washington 98273, the real Property described being set forth as follows:

SEE ATTACHED LEGAL DESCRITPION

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 of the Property.
2. As of September 1, 2008, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$155,753.46.



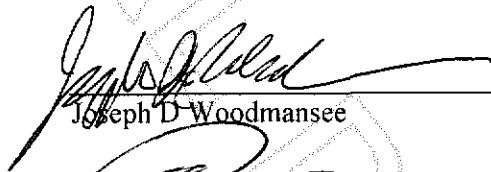
3. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at yearly rate of 7.00%, beginning September 1, 2008. The Borrower promises to make monthly payments of principal and interest of U.S. \$1,100.83, beginning on the 1st day of October, 2008, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on September 1, 2033 (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 CitiMortgage, Inc., 1000 Technology Drive, O'Fallon, MO 63368 or at such other place as the Lender may require.

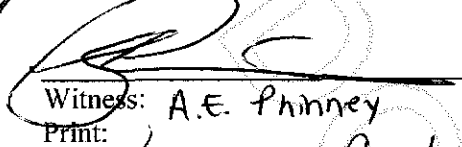
4. The Borrower will comply with all other covenants, agreements, and requirements of the Note and the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, Escrow items, impounds, and all other payments 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.

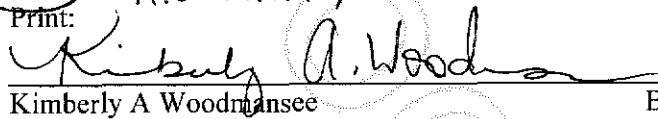
08/25/08
Date


Joseph D Woodmansee (Seal)
Borrower


8/25/08
Date


Witness: A.E. Phinney
Print:

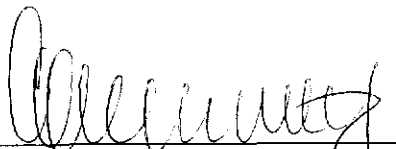
08/25/08
Date


Kimberly A Woodmansee (Seal)
Borrower

8/25/08
Date


Witness:
Print: A.E. Phinney

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

By: 

Name: Wilken Neuhoff

Title: Vice President



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Skagit County Auditor

[Space below for Notary Acknowledgment]

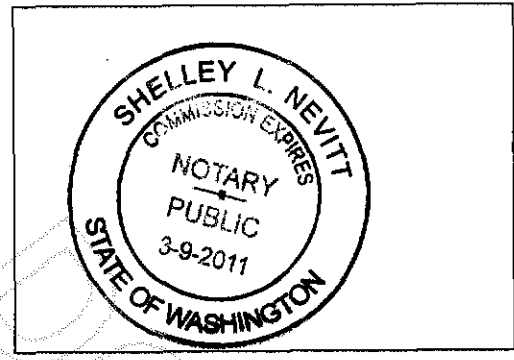
STATE OF Washington

ss.
COUNTY OF Skagit

On 8-25-2008, before me, Shelley L. Nevitt, a Notary Public in and for said County and State, personally appeared Joseph D. + Kimberly A. Waldman et al, 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

Signature Shelley L. Nevitt



My commission expires: 3-9-2011
Notary seal or stamp

Prepared by and when recorded 8
Return to:
CitiMortgage, Inc.
ATTN: Crystal LaRose
Special Loans Dept., MS 312
1000 TECHNOLOGY DRIVE
O'FALLON, MO 63368

WHEN RECORDED RETURN TO:
Old Republic Title
Attn: Referral Desk
830 S. Main St.
Suite 1001
Akron, OH 44311

20899375



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~~(Individual Acknowledgement)~~

STATE OF

COUNTY OF

BEFORE ME, the undersigned, a Notary Public, in and for said County and State, do hereby certify that, Colleen Mentwig 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 3 day of Sept., 2008.

Mary G. Hackmann
Notary Public

My Commission Expires: 6/11/2012

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

*who signed this instrument, on oath stated that she is authorized to execute this instrument and acknowledged it as the Vice President of CitiMortgage, Inc., successors in interest by merger to Principal Residential Mortgage, Inc.,



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Lot 3, Short Plat No. MV-5-90, approved May 29, 1990 and recorded August 10, 1990 in Volume 9 of Short Plats, page 252, under Auditor's File No. 9008100069; being a portion of Tract B of Revised Short Plat No. MV-23-76, and a portion of the Southwest ¼ of the Southwest ¼ of Section 17, Township 34 North, Range 4 East, W.M.

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



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