



201007260092

Skagit County Auditor

7/26/2010 Page

1 of

3 3:33PM

POOR ORIGINAL

This instrument prepared by: CHANNON MOORMAN
PNC Mortgage, a division of PNC Bank, NA
3232 Newmark Drive
Miamisburg, OH 45342

After Recording Return to:
Old Republic Title

ATTN: ~~Post Closing~~ Referral Desk
530 S Main St., Suite 1031
Akron, OH 44311

01-11025209-01 TPL4497

LAND TITLE OF SKAGIT COUNTY

137009-0

BALLOON LOAN MODIFICATION

Freddie Mac# 722485953

Servicer Loan Number 0002174709

(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 July, 2010 between DYLAN D KASTELIC and JOELLE E KASTELIC Husband and Wife ("Borrower(s)") and PNC Mortgage, a division of PNC Bank, NA ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated 06/19/2003, securing the original principal sum of U.S., \$ \$182,950.00, and recorded in Instrument/Document No. 200306300387, of the Records of Skagit County, Washington and (2) the Balloon Note bearing the same date as, and secured by, the Security Instrument ("Note") which covers the real and personal Property described in the Security Instrument and defined in the Security Instrument as the "Property", located at 4910 MONTE VISTA PL, MOUNT VERNON, WA 98273-9115, the real property described being set forth as follows:

TRACT 4, MOUNT VERNON SHORT PLAT, MV-8-76, APPROVED JANUARY 23, 1976 AND RECORDED IN VOLUME 1 OF SHORT PLATS, PAGE 105, UNDER AUDITOR'S FILES NO 829863, RECORDS OF SKAGIT COUNTY, WASHINGTON; BEING OF PORTION OF LOTS 13 AND 14, "MONTE VISTA TERRACE ADDITION TO SKAGIT COUNTY, WASHINGTON," AS PER PLAT RECORDED IN VOLUME 8 OF PLATS, PAGES 20 AND 21, RECORDS OF SKAGIT COUNTY, WASHINGTON SITUATE IN THE CITY OF MOUNT VERNON, COUNTY OF

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 and follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. The Borrower is owner and occupant of the Property.
2. As of July 01, 2010, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$\$158,437.15.
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 a yearly rate of 5.125% beginning July, 1, 2010. The Borrower promises to make monthly payments of principal and interest of U.S. \$978.45, beginning on the 1st day of August 01, 2010, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on July 01, 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 PNC Mortgage, P.O. Box 54828, Los Angeles, CA 90054-0828, 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 the 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.

(To be signed by all Borrowers, endorers, guarantors, sureties, and other parties signing the Balloon Note.)

BORROWERS

Dylan D. Kastelic
DYLAN D KASTELIC

Joelle E. Kastelic
JOELLE E KASTELIC



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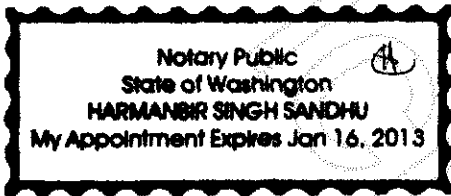
Skagit County Auditor

7/26/2010 Page 2 of 3 3:33PM

By Individuals-
State of Washington
County of Skagit

On this the 7th day of July, 2010, before me the undersigned Notary Public, personally appeared DYLAN D KASTELIC JOELLE E KASTELIC, proven to me on the basis of satisfactory evidence to be the person whose name was subscribed to the written instrument, and acknowledgment that he executed it.

In witness whereof, I hereunto set my hand and official seal.



Harmansingh Sandhu
Notary Public
Jan 16 2013
My commission expires



201007260092

Skagit County Auditor

7/26/2010 Page 3 of 3 3:33PM

LENDER/CORPORATION

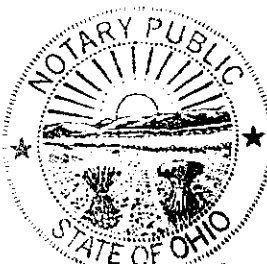
Mary Beth Criswell
Mary Beth Criswell
Vice President

Dianna L. Faulk
Dianna L. Faulk
Authorized Signer/Supervisor

Corporation-
State of Ohio
County of Montgomery

On this 16th day of July, 2010, before me, the undersigned Notary Public, personally appeared Mary Beth Criswell and Dianna L. Faulk who acknowledged themselves to be the Vice President, and Supervisor/Authorized Signer, of PNC Mortgage, a division of PNC Bank, NA, a corporation, and that they are such Vice President and Supervisor/Authorized Signer, being authorized to do so, executed the foregoing instrument for the purpose therein contained by signing the name of the corporation by themselves as Vice President and Supervisor/Authorized Signer.

In witness whereof, I hereunto set my hand and official seal.



CHANNON M. MOORMAN, Notary Public
In and for the State of Ohio
My Commission Expires July 2, 2011

My commission expires

Channon Moorman
Channon Moorman, Notary Public