



201008260066

Skagit County Auditor

8/26/2010 Page 1 of 5 3:10PM

Freddie Mac Loan Number: 390734624  
CitiMortgage Loan Number: 0003911864

## BALLOON LOAN MODIFICATION

Deed of Trust GUARDIAN NORTHWEST TITLE CO.  
(Pursuant to the Terms of the  
Balloon Note Addendum and Balloon Rider) 74705

**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 August, 2010, between Claudia B. Jonas, "An Unmarried Individual As Her Separate Estate" ("Borrower") and CitiMortgage, Inc. ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated 07/10/2003, securing the original principal sum of U.S. \$176,000.00, and recorded in Document Number 200307110224, recorded on 07/11/2003, 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 2311 Lake Park Drive, Anacortes, Washington 98221, the real Property described being set forth as follows:

(See Attachment)

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 August 1, 2010, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$149,994.01.

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 5.00%, beginning August 1, 2010. The Borrower promises to make monthly payments of principal and interest of U.S. \$915.57, beginning on the 1st day of September, 2010, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on August 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.

8-9-2010  
Date

Claudia B. Jonas (Seal)  
Claudia B. Jonas Borrower

8/9/10  
Date

Audrey Grayley  
Witness:  
Print: Audrey Grayley

\_\_\_\_\_  
Date

\_\_\_\_\_  
(Seal)  
Borrower

8-9-10  
Date

Ladawn Ramsey  
Witness:  
Print: Ladawn Ramsey

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

By: [Signature]

Name: Colleen Nentwig  
Title: Vice President

MULTISTATE BALLOON LOAN MODIFICATION-Single Family-Freddie Mac UNIFORM INSTRUMENT Form 3293 (1/01)



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[Space below for Notary Acknowledgment]

STATE OF

ss.

COUNTY OF

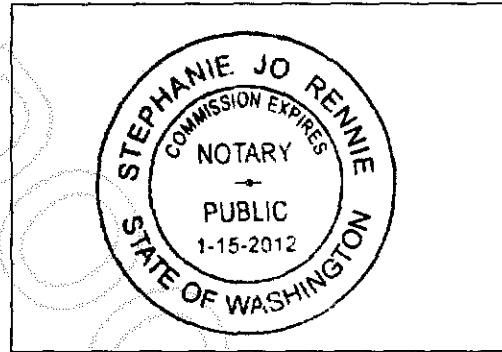
On 8/19/10, before me, Stephanie Jo Rennie a Notary Public in and for said County and State, personally appeared, Claudia B Jmas, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged 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

Stephanie Jo Rennie  
Signature

Stephanie Jo Rennie



My commission expires: 1-15-12

Notary seal or stamp

Prepared by and when recorded

Return to:

CitiMortgage, Inc.  
ATTN: Dawn Reena Green  
Special Loans Dept., MS 312  
1000 TECHNOLOGY DRIVE  
O'FALLON, MO 63368

WHEN RECORDED RETURN TO:

Old Republic Title  
Attn: Referral Desk  
530 South Main Street  
Suite 1031  
Akron, OH 44311-4423



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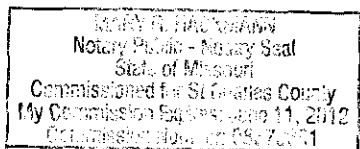
(Individual Acknowledgement)

STATE OF Missouri

COUNTY OF St. Charles

BEFORE ME, the undersigned, a Notary Public, in and for said County and State, do hereby certify that, Colleen Nentwig 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 11<sup>th</sup> day of August, 2010.



Mary G. Hackmann  
Notary Public | Mary G. Hackmann

My Commission Expires: June 11, 2012



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Skagit County Auditor

Situated in the County of Skagit  
Lot 33, "PLAT OF PARKSIDE," according to the plat thereof recorded in Volume 14 of  
Plats, Pages 170 through 174, records of Skagit County, Washington. Situated in the  
State of Washington, County of Skagit.



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