



201009240041
Skagit County Auditor

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When Recorded Return To:

Chase Home Finance LLC
2210 Enterprise Drive
Florence, SC 29501
Attn: Balloon Department: DS

Prepared By:

Crystal Polley
Crystal Polley, Balloon Loan Representative

CHF Loan Number 915018695

When recorded mail to: #:6145826

First American Title
Loss Mitigation Title Services 414.7

P.O. Box 27670

Santa Ana, CA 92799

RE: DEUTSCH - BMPG+

BALLOON LOAN MODIFICATION

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

This Loan Modification ("Modification"), made August 3, 2010, between Richard L. Deutsch and Marjorie A. Deutsch, ("Borrowers"), and Chase Home Finance LLC, successor by Merger to Chase Manhattan Mortgage Corporation ("Lender"), amends and supplements (1) the Loan Security Agreement (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument") dated Error! Unknown character in picture string., securing the original principal sum of U.S. \$66,000.00, and recorded on September 5, 1995, Document Number: 9508250102, in the official Records of Skagit County, Washington and (2) the Note bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined in the Security Instrument as the "Property", located at 311 Hawthorne Street, Sedro Woolley, Washington 98273, the real property described being set forth as follows:

Legal Description Attached Hereto And Made A Part Hereof

Parcel #Parcel Number 4168000080002

To evidence the election by the Borrower of the Extension of Loan Terms as provided 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 28, 2010, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$34,083.16.
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 the yearly rate of 4.625%, beginning August 28, 2010. The Borrower promises to make monthly payments of principal and interest of U.S. \$262.92, beginning on the 28th 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 28, 2025 (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 3415 Vision Drive, Columbus, Ohio 43219-6009 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 Note are forever canceled, null and void, as of the date of the maturity 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 will comply with, all of the terms and provisions thereof, as amended by this Modification.

[To be signed by all borrowers, endorsers, guarantors, sureties, and other parties signing the Note]

(WITNESS SIGNATURE)

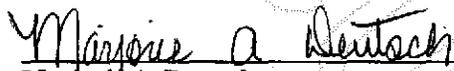
Witness Name (Printed/Typed)

(WITNESS SIGNATURE)

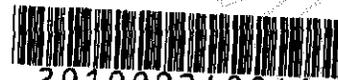
Witness Name (Printed/Typed)



Richard L. Deutsch (SEAL)
-BORROWER



Marjorie A. Deutsch (SEAL)
-BORROWER



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-----[Space Below This Line for Acknowledgment in Accordance with Laws of Jurisdiction]-----

(Individual Acknowledgment)

State of Washington
County of Skagit ss:

On this the 12th day of August, 2010, before me a Notary Public personally appeared Richard W. Deutch and Marjorie A Deutch

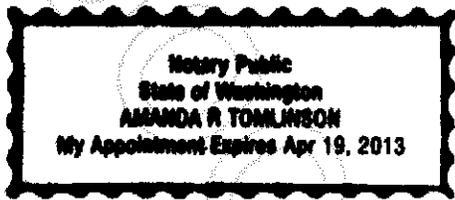
known to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that her/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal.

Amelia Delon
(Notary Public)

My Commission expires: April 19th 2013

Seal



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EXHIBIT A

Lot 8 and that portion of Lot 3 lying Westerly of the West line of Secondary State Highway I-A as conveyed by deed recorded November 19, 1957, under Auditor's File No. 558582, records of Skagit County, Washington, ROETKER'S ADDITION TO SEDRO-WOLLEY, according to the plat thereof recorded in Volume 7 of Plats, page 44, records of Skagit County, Washington.

Situated in Skagit County, Washington.



201009240041
Skagit County Auditor

Chase Home Finance LLC, successor by merger to Chase Manhattan Mortgage Corporation

By:


Robert A. Pound, Assistant Vice President

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State of South Carolina }
County of Florence }

This instrument was acknowledged before me this 18th day of August 2010, by Robert A. Pound, Assistant Vice President of Chase Home Finance LLC, successor by merger to Chase Manhattan Mortgage Corporation, on behalf of same.

IN WITNESS WHEREOF, I HAVE HEREUNTO SET MY HAND AND OFFICIAL SEAL.


Notary Public
Expired 2-12-2014

