



201101100264

Skagit County Auditor

1/10/2011 Page 1 of 4 4:01PM

This instrument prepared by: KIMBERLY BROWN
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

01-11076476-01T
P1036473 + P1036474
LAND TITLE OF SKAGIT COUNTY
109889.111

Freddie Mac# 723266520
Servicer Loan Number 0002910803

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 26th day of December, 2010 between THEODORE T BIRINGER and DONNA R BIRINGER, Husband and Wife ("Borrower(s)") and PNC Mortgage, a division of PNC Bank, NA as successor by merger to National City Mortgage ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated December 16, 2003, securing the original principal sum of U.S., \$ \$292,450.00, and recorded in Instrument/Document No. 200403110002, 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 12232 ABBOTT LN, ANACORTES, WA 98221, the real property described being set forth as follows:

SEE ATTACHED LEGAL DESCRIPTION SCHEDULE "A-1"

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):

ch

1. The Borrower is owner and occupant of the Property.
2. As of January 01, 2011, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$257,247.91.
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 4.875% beginning January 01, 2011. The Borrower promises to make monthly payments of principal and interest of U.S. \$1,551.96, beginning on February 01, 2011, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on January 01, 2034 (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, endorsers, guarantors, sureties, and other parties signing the Balloon Note.)

BORROWERS

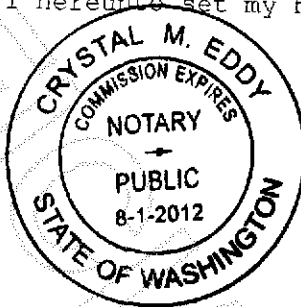

THEODORE T. BIRINGER


DONNA R. BIRINGER



By Individuals
State of Washington
County of Skagit

On this the 27th day of December, 2010, before me the undersigned Notary Public, personally appeared THEODORE T BIRINGER, DONNA R BIRINGER, proven to me on the basis of satisfactory evidence to be the person(s) whose name(s) was/were subscribed to the written instrument, and acknowledgment that he/she/they executed it.
In witness whereof, I hereunto set my hand and official seal.



[Signature]
Notary Public
8-1-2012
My commission expires

LENDER/CORPORATION

[Signature]
Mary Beth Criswell
Vice President

[Signature]
Dianna L. Faulk
Supervisor/Authorized Signer

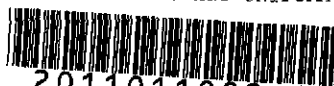
Corporation-
State of Ohio
County of Montgomery

On this 30th day of December, 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

[Signature]
Channon Moorman, Notary Public
7-2-11
My commission expires



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Skagit County Auditor

Schedule "A-1"

109889-PAE

DESCRIPTION:

That portion of Government Lot 4, Section 2, Township 34 North, Range 1 East, W.M., and a portion of Lot 1 of Short Plat No. 17-75, recorded in Book 1 of Short Plats, page 36, records of Skagit County, Washington, described as follows:

Beginning at the North $\frac{1}{4}$ corner of said Section 2;
 thence South $0^{\circ}14'$ West 723.29 feet to the Northwest corner of Lot 4 of said Short Plat No. 17-75;
 thence South $87^{\circ}44'$ West along the North line of said Short Plat a distance of 1,326.18 feet to the Northwest corner of Lot 1 of said Short Plat, being the true point of beginning;
 thence continuing South $87^{\circ}44'$ West, a distance of 367.81 feet to the Easterly right of way line of a 40 foot wide County right of way as shown on the Plat of "RANCHO SAN JUAN del MAR, SUBDIVISION NO. 2," as per plat recorded in Volume 5 of Plats, page 30, records of Skagit County, Washington;
 thence South $0^{\circ}14'$ West along said Easterly right of way line, a distance of 240.00 feet;
 thence North $87^{\circ}44'$ East a distance of 150.00 feet;
 thence South $35^{\circ}11'17''$ East 245.37 feet;
 thence South $42^{\circ}27'38''$ East, a distance of 332.77 feet to the point on the Westerly right of way line of the Rosario/Havekost Road;
 thence North $41^{\circ}27'35''$ East along said right of way line a distance of 240.00 feet to the South line of Marine Drive;
 thence North $48^{\circ}03'22''$ West, a distance of 52.66 feet to the beginning of a curve to the right, having a radius of 602.96 feet;
 thence along the arc of said curve through a central angle of $29^{\circ}47'00''$, a distance of 313.43 feet;
 thence North $18^{\circ}15'22''$ West, a distance of 232.54 feet to the North line of Short Plat No. 17-75;
 thence South $87^{\circ}44'$ West, a distance of 25.11 feet to the true point of beginning.

EXCEPT all that portion thereof conveyed to Skagit County for road purposes by deed recorded May 1, 1984, under Auditor's File No. 8405010029, records of Skagit County, Washington.

Situate in the County of Skagit, State of Washington.



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1/10/2011 Page 4 of 4 4:01PM