



201102010182

Skagit County Auditor

2/1/2011 Page

1 of

6 11:16AM

When Recorded Mail To:

*First American Title
Loss Mitigation Title Services-LMTS
P.O. Box 27670
Santa Ana, CA 92799
Attn: LMTS*

FAT Doc. No.: 6457900

County: SKAGIT

Document Title(s)

BALLOON LOAN MODIFICATION

Reference Number(s) of related documents:

200310080042

Additional Reference #'s on page 2

Grantor(s) (Last, First, and Middle Initial)

FRANK, RICHARD

FRANK, JOANNE

Additional Grantors on page 2

Grantee(s) (Last, First, and Middle Initial)

PROVIDENT FUNDING ASSOCIATES, L.P.

Additional Grantees on page 2

Legal Description (abbreviated form: i.e. lot, block, plat or section, township, range, quarter/quarter)

LOT 2, THUNDERBIRD

Complete legal on page 3

Assessor's Property Tax Parcel/Account Number

P54467

Additional parcel #'s on page 2

THE AUDITOR/RECORDER WILL RELY ON THE INFORMATION PROVIDED ON THIS FORM. THE RESPONSIBILITY FOR THE ACCURACY OF THE INDEXING INFORMATION IS THAT OF THE DOCUMENT PREPARER.

When Recording Return To:
FRANK 6457900
First American Title Company
P.O. Box 27670
Santa Ana, CA 92799
Attn: Loss Mitigation Title Services

Freddie Mac Loan Number: 910597650

Servicer Loan Number: 5513090020

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

PREPARED BY:
Amanda Howard
Provident Funding Associates, L.P.
3750 S. Robertson Blvd, Suite 102
Culver City, CA 90232-2347

This Balloon Loan Modification ("Modification"), entered into effective as of the **1st day of October, 2010**, between **RICHARD FRANK AND JOANNE FRANK, HUSBAND AND WIFE** ("Borrower") and **Provident Funding Associates, L.P.** ("Lender"), amends and supplements (1) the **Deed of Trust**, (the "Security Instrument"), dated **09/29/2003**, securing the original principal sum of **U.S. \$150,000.00** and recorded as Document # **200310080042**, Official Records of **Skagit County, WA.**, 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: **3010 COMANCHE DR, MOUNT VERNON, WA 98273** the real property described being set forth as follows:

MULTISTATE BALLOON LOAN MODIFICATION—Single Family—Freddie Mac UNIFORM INSTRUMENT Form 3293 1/01 (page 1 of 2 pages)



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LOT 2, THUNDERBIRDLot 2, THUNDERBIRD, ACCORDING TO THE PLAT
THEREOF, RECORDED IN VOLUME 9 OF PLATS, PAGES 34 AND 35, RECORDS
OF SKAGIT COUNTY, WASHINGTON.
SITUATED IN SKAGIT COUNTY, WASHINGTON.
APN #P54467.

To evidence the election by the Borrower of the Conditional Right to Refinance 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 **October 1, 2010**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. **\$118,401.69**.
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 **4.500%**, beginning **October 1, 2010**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$689.36**, beginning on the **1st day of November, 2010**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **October 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 Provident Funding Associates, L.P., P.O. Box 7159, Pasadena, CA 91109-7159 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 cancelled, 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.



[To be signed and dated by all borrowers, endorsers, guarantors, sureties, and other parties signing the Balloon Note and Security Instrument.]

Oct. 27, 2010
Date

Richard Frank (Seal)
RICHARD FRANK

Oct 27/2010
Date

Joanne Frank (Seal)
JOANNE FRANK

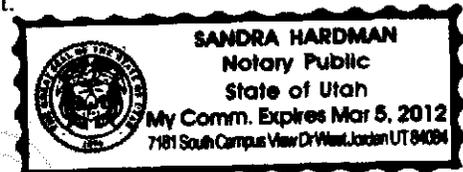
[Space Below This Line For Acknowledgment in Accordance with Laws of Jurisdiction]

State of Utah, County of Salt Lake
On Oct 27, 2010 before me, Sandra Hardman, personally
appeared Richard Frank who 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 to me that he/she/they executed the same in his/her/their authorized
capacity(ies), and that by his/her/their signatures(s) on the instrument the person(s), or the entity
upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.

(This area for official notary seal)

Signature Sandra Hardman



State of Utah, County of Salt Lake
On Oct 27, 2010 before me, Sandra Hardman, personally
appeared Joanne Frank who 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 to me that he/she/they executed the same in his/her/their authorized
capacity(ies), and that by his/her/their signatures(s) on the instrument the person(s), or the entity
upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.

(This area for official notary seal)

Signature Sandra Hardman



[Space Below This Line For Acknowledgement]

Borrower: RICHARD FRANK AND JOANNE FRANK
Lender: Provident Funding Assoc. LP
Date of first lien Security Instrument ("Mortgage") and Note ("Note"): 9/29/2003
Loan Number: 5513090020
Property Address: 3010 COMANCHE DR, MOUNT VERNON, WA 98273

"MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, (888) 679-MERS.

MERS holds only legal title to the interests granted by the Borrower in the Mortgage, but if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right to exercise any or all of those interest, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling the mortgage loan.

In Witness Whereof, the Lender has executed this Agreement.

Provident Funding Assoc. LP

By: Michael Yeung Assistant Secretary AVP
Date: 1/4/11 Michael Yeung

Mortgage Electronic Registration Systems, Inc., as nominee for Provident Funding Assoc. LP., its successors and assigns

By: Michael Yeung Assistant Secretary
Michael Yeung

LENDER ACKNOWLEDGEMENT
State of California, County of Sonoma

On _____ before me, _____, Notary Public, personally appeared Michael Yeung who 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 to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signatures(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

Witness my hand and official seal.
(This area for official notary seal)

Signature _____ see attached



201102010182
Skagit County Auditor

ACKNOWLEDGMENT

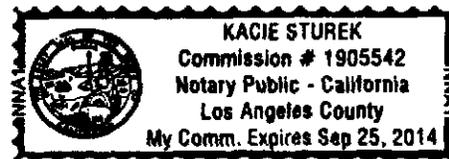
State of California
County of Los Angeles)

On January 4, 2011 before me, Kacie Sturek, a Notary Public
(insert name and title of the officer)

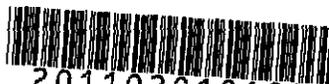
personally appeared Michael Yeung
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are
subscribed to the within instrument and acknowledged to me that he/she/they executed the same in
his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the
person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing
paragraph is true and correct.

WITNESS my hand and official seal.



Signature *Kacie Sturek* (Seal)



201102010182
Skagit County Auditor