



201104180219

Skagit County Auditor

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LAND TITLE OF SKAGIT COUNTY

139160-0

Lot 322, Shelter Bay Div No. 2

CitiMortgage Loan Number: 0008381685

P129152 **BALLOON LOAN MODIFICATION****Deed of Trust****(Pursuant to the Terms of the
Balloon Note Addendum and Balloon Rider)****AN ORIGINAL BALLOON LOAN MODIFICATION
MUST BE EXECUTED BY THE BORROWER:
IT WILL 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 April, 2011, between David M. Hannaford and Rebecca A. Hannaford, Husband and Wife ("Borrower") and CitiMortgage, Inc. ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated March 4, 2004, securing the original principal sum of U.S. \$122,400.00, and recorded as Document #200403110118 in Book or Liber N/A, Page N/A, 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 322 SHELTER BAY DRIVE, LA CONNER, WA 98257, the real Property described being set forth as follows:

See attached

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 April 1, 2011, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$107,303.19.

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 5.375%, beginning April 1, 2011. The Borrower promises to make monthly payments of principal and interest of U.S. \$678.16, beginning on the 1st day of May, 2011, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full.

If on April 1, 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 CitiMortgage, Inc. P.O. Box 689196 Des Moines, IA 50368-9196 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.

3/17/11
Date

David M. Hannaford
David M. Hannaford
Borrower

3.17.11
Date

Frank Marzec
Witness:
Print: Frank marzec

3/17/11
Date

Rebecca A. Hannaford
Rebecca A. Hannaford
Borrower

3.17.11
Date

Frank Marzec
Witness:
Print: Frank marzec

Lender: Mortgage Electronic Registration Systems, Inc.

By: Colleen Nentwig
Name: Colleen Nentwig
Title: Vice President



[Space below for Notary Acknowledgment]

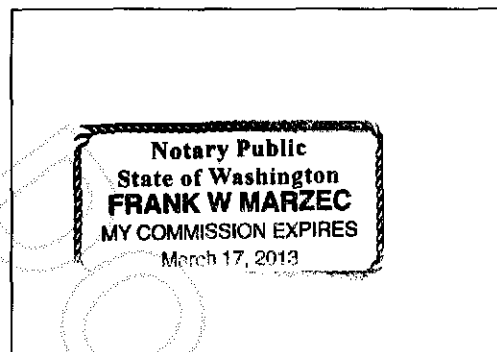
STATE OF WASHINGTON
ss.
COUNTY OF SKAGIT

On 17 March 2011, before me, FRANK MARZEC,
a Notary Public in and for said County and State, personally appeared
DAVID M HANNAFORD and REBECCA A HANNAFORD
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

Signature
Frank Marzec



My commission expires: 17 March 2011
Notary seal or stamp

Prepared by and when recorded return to:

~~Citi Mortgage~~
~~Document Processing~~
~~1000 Technology Drive, MS 321~~
~~O'Fallon, MO 63368-2240~~

01-11119132-01T

WHEN RECORDED RETURN TO:

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



Acknowledgement of Corporation

STATE OF: MISSOURI

COUNTY OF: ST. CHARLES

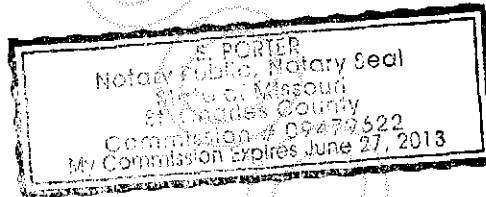
I, S. Porter, a Notary Public in and for said County, in said State, hereby certify that Colleen Wentwig, whose name as Vice President of CitiMortgage, Inc., a corporation, is signed to the foregoing instrument, who is known to me, acknowledged before me on this day, that being informed of the contents of the instrument, she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this 21st day of March, 2011.

S. Porter
Notary Public

Print Name: S. Porter

My Commission Expires: June 27, 2013



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Skagit County Auditor

Schedule A

Lot 322, "Revised Map of Survey of Shelter Bay Div. 2, Tribal and Allotted Lands of Swinomish Indian Reservation." As recorded in Volume 43 of Official Records, page 833, records of Skagit County, Washington.

Situate in the County of Skagit, State of Washington



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