

When recorded mail to: #:6795785
First American Title
Loss Mitigation Title Services 12106.1
P.O. Box 27670
Santa Ana, CA 92799
RE: MATTSON - BMPG+



201108250054
Skagit County Auditor

8/25/2011 Page 1 of 4 10:44AM

Prepared By:
GAIL EVANS
U.S. BANK, NA
4801 FREDERICA STREET
OWENSBORO, KENTUCKY 42301

[Space Above This Line For Recording Data]

Original Recorded Date: AUGUST 31, 2004 Freddie Mac Loan No. 407787968
Original Principal Amount: \$ 190,000.00 Loan No. 8400032429

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 7TH day of
JULY, 2011, between

MAURICE N MATTSON

TRUSTEE OF THE M. NEAL MATTSON AND SHARON L. MATTSON REVOCABLE TRUST

SHARON L MATTSON

TRUSTEE OF THE M. NEAL MATTSON AND SHARON L. MATTSON REVOCABLE TRUST

("Borrower") and U.S. BANK, NA

("Lender"),

amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"),
dated AUGUST 26, 2004, securing the original principal sum of U.S. \$ 190,000.00,

and recorded in Instrument No. 200408310055

of the Official Records of SKAGIT COUNTY, WASHINGTON

[Name of Records]

[County and State, or other jurisdiction]

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:

3720 E BROADWAY, MOUNT VERNON, WASHINGTON 98274

[Property Address]

MULTISTATE BALLOON LOAN MODIFICATION—Single Family--Freddie Mac UNIFORM INSTRUMENT
CoreLogic Document Services
CoreLogic, Inc.
CLDS# WAFR3293 Rev. 02-28-11

**THIS IS A MORTGAGE
AMENDMENT AS DEFINED IN M.S.
287.01, SUBD 2, AND AS SUCH DOES
NOT SECURE A NEW OR AN
INCREASED AMOUNT OF DEBT.**

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WASHINGTON

the real property described being set forth as follows:

**LOT 1, PARK RIDGE DIV. 1, ACCORDING TO THE PLAT THEREOF,
RECORDED IN VOLUME 15 OF PLATS, PAGES 112 AND 113, RECORDS OF
SKAGIT COUNTY, WASHINGTON. SITUATED IN SKAGIT COUNTY, WASHINGTON.**

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 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 **SEPTEMBER 1, 2011**, the amount payable under the note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$ **166,994.36**.
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 **4.875 %**, beginning **SEPTEMBER 1, 2011**. The Borrower promises to make monthly payments of principal and interest of U.S. \$ **1,007.47**, beginning on the **1ST** day of **OCTOBER, 2011**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **SEPTEMBER 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 **4801 FREDERICA STREET
OWENSBORO, KENTUCKY 42301**
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.



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8400032429

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

U.S. BANK, NA

Kerensa Pate

Name: KERENSA PATE

Its: ASSISTANT VICE PRESIDENT

(Seal)

- Lender

Maurice N. Mattson

MAURICE N MATTSON

04 Aug. 2011 (Seal)

- Borrower/Date

Sharon L. Mattson

SHARON L MATTSON

8/4/2011 (Seal)

- Borrower/Date

Maurice N. Mattson Trustee of the M. N. Mattson and Sharon L. Mattson Revocable Trust

MAURICE N MATTSON TRUSTEE OF THE M. NEAL MATTSON AND SHARON L. MATTSON REVOCABLE TRUST

04 Aug. 2011

(Seal)

- Borrower/Date

Sharon L. Mattson Trustee of the M. Neal Mattson and Sharon L. Mattson Revocable Trust

SHARON L. MATTSON TRUSTEE OF THE M. NEAL MATTSON AND SHARON L. MATTSON REVOCABLE TRUST

(Seal)

- Borrower/Date

Revocable Trust
8-4-2011

(Seal)

- Borrower/Date

(Seal)

- Borrower/Date

MULTISTATE BALLOON LOAN MODIFICATION - Single Family - Freddie Mac UNIFORM INSTRUMENT
CoreLogic Document Services
CoreLogic, Inc.
CLDS# WAFR3293-3 Rev. 03-31-11

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Skagit County Auditor

[Space Below This Line For Acknowledgments]

BORROWER ACKNOWLEDGMENT

State of Washington

County of Skagit

I certify that I know or have satisfactory evidence that

**MAURICE N MATTSON AND SHARON L MATTSON AND MAURICE
N MATTSON TRUSTEE OF THE M. NEAL MATTSON AND SHARON
L. MATTSON REVOCABLE TRUST AND SHARON L MATTSON TRUSTEE
OF THE M. NEAL MATTSON AND SHARON L. MATTSON REVOCABLE TRUST**

is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated Aug 4, 2011

(Seal or stamp)



(Signature)

Notary Public
Title

My appointment expires July 19, 2014**LENDER ACKNOWLEDGMENT**State of KentuckyCounty of DavisI certify that I know or have satisfactory evidence that **KERENSA PATE**

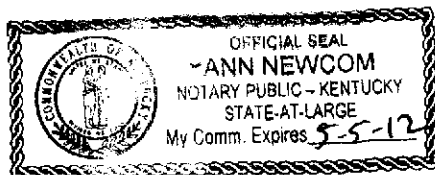
is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that he/she was authorized to execute the instrument and acknowledged it as the ASSISTANT VICE PRESIDENT of

US Bank, NA

to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated May 5, 2012

(Signature)



201108250054
Skagit County Auditor