

When recorded mail to: #6982726  
First American Title  
Loss Mitigation Title Services 12106.3  
P.O. Box 27670  
Santa Ana, CA 92799  
RE: ADKERSON - BMPG+



201201130074  
Skagit County Auditor

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Prepared By: Sadi Waterstraat  
U.S. Bank Home Mortgage  
16900 West Capitol Drive  
Brookfield, WI 53005  
Phone: (262) 373-4759

Service Loan Number: 7884466858

#### LOAN EXTENSION OF THE PROMISSORY NOTE AND DEED OF TRUST

**ONE ORIGINAL LOAN PROMISSORY NOTE, MODIFICATION EXTENSION AGREEMENTS MUST BE EXECUTED BY THE BORROWER: 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 Balloon Loan Modification ("Modification"), entered into effective as of 31<sup>st</sup> day of October, 2010, between **Donald J Adkerson and Tracee Adkerson, Husband and wife** ("Borrower"), and **U.S. Bank N.A.** ("Lender"), and given to Mortgage Electronic Registrations Systems, Inc. ("MERS") (solely as nominee for Lender, and Lender's successors and assigns), as beneficiary, MERS in organized and existing under the laws of Delaware, amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated **September 25, 2008**, securing the original principal sum of U.S. **\$81,000.00**, recorded on **September 30, 2008**, **Document Number 200809300068** and in **Skagit County** Records in the State of **WA**. (2) the Balloon Note bearing the same date as, and secured by the Security Instrument (the "Note") which has been assigned MERS Registration No. **1000212 7884466858 7** and MERS Registration Date **October 02, 2008** which covers the real and personal property described in the Security Instrument and defined in the Security Instrument as the "Property," located at: **8216 Maple Ave, Lyman WA, 98263**, the real property described being set forth as follows:

#### SEE ATTACHED EXHIBIT A

**Parcel ID Number: 35061700700200**

In consideration of the mutual promises and agreements exchanged, Lender and Borrower agree as follows: (notwithstanding anything contrary contained in the Note or Security Instrument)

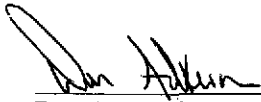
This is a Mortgage Amendment as defined in M.S 287, 01 Subd 2, and as such does not secure a new or increased amount of debt.

1. As of **November 1, 2011**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. **\$74,715.32**.
2. 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 **3.375%**, beginning **November 1, 2011**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$351.72**, beginning on the **1<sup>st</sup> day of November 1, 2011**, and continuing thereafter on the same day of each

succeeding month until principal and interest are paid-in-full. If on **October 1, 2014** ("Modified Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Promissory Note, Modification Extension, the Borrower will pay these amounts in full on the Modified Maturity Date. **At this time of Maturity Date, full principal balance is due in full.**

The Borrower will make such payments at 4801 Frederica Street, Owensboro, Kentucky 42301 or at such other place the Lender may require.

3. The Borrower will comply with all other covenants, agreements, and requirements of the Note and Security Instruments, 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 terms and provisions of the Loan Modification Agreement are forever canceled, null and void, as of the maturity date of the Note.
4. 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 terms and provisions thereof, as amended by this Modification.

  
Donald J Adkerson

  
Tracee Adkerson

State of Washington

County of Skagit

I hereby certify that on this day, before me, an officer duly authorized in the state aforesaid and in the county aforesaid to take acknowledgments, personally appeared Donald J Adkerson and Tracee Adkerson, to be known to be the person described in and who executed the foregoing instrument and acknowledged before me that They executed the same for the purpose therein expressed.

Witnesses my hand and official seal in the county and state afore said this 31<sup>st</sup> day of October, 2011

My Commission Expires: March 15, 2012

  
Signature Notary Public

360-854 1212  
Notary Phone Number

Kathy G Pettersen  
Name (typed or printed) Residing in Burlington



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Lender:

U.S. BANK N.A.

By Patricia A Ludka  
Patricia A Ludka, First Vice President

State of Wisconsin  
County of Waukesha

I, the undersigned, a Notary Public within and for the State and County aforesaid, do hereby certify that the foregoing instrument was this day produced before me and in said State and County by the above named Patricia A Ludka, First Vice President, and was executed and acknowledged and delivered to be the act and deed of the above company.

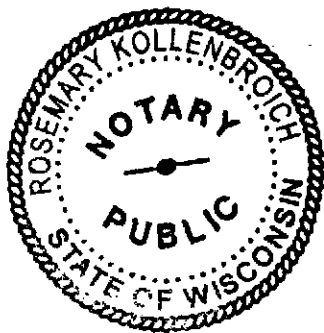
Witness my hand and seal of office this 17 day of November, 2011.

My Commission Expires: March 3, 2013

Signature Notary Public

Rosemary Kollenbroich  
Signature Notary Public

Rosemary Kollenbroich  
Name (typed or printed)



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## EXHIBIT "A"

L-01-93

Lot B of the REVISED SUTTON SHORT PLAT NO. ~~LY/91/93~~, approved May 10, 1993, and recorded May 11, 1993, in Volume 10 of Short Plats, page 191, under Auditor's File No. 9305110055, records of Skagit County, Washington; being a portion of the East Half of the Northwest Quarter of Section 17, Township 35 North, Range 6 East of the Willamette Meridian;

EXCEPT therefrom the following:

Beginning at the point which is 700.00 feet West and 1,190.00 feet South of the Northeast corner of said Northwest Quarter of Section 17, Township 35 North, Range 6 East of the Willamette Meridian;  
thence North 87°27'04" West along the boundary of said Lot B a distance of 25.00 feet;  
thence South 48°58'47" East a distance of 6.43 feet;  
thence South 02°03'18" West a distance of 16.00 feet to an angle point on the Boundary of Lot B which is 720.00 feet West and 1,210.00 feet South of the Northeast corner of said Northwest Quarter;  
thence North 87°27'04" West along the boundary of Lot B a distance of 20.00 feet;  
thence North 02°03'18" East along the boundary of Lot B a distance of 20.00 feet to the point of beginning.

Situated in Skagit County, Washington.

- END OF EXHIBIT "A" -



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