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Skagit County Auditor

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LAND TITLE OF SKAGIT COUNTY  
138870-D

CitiMortgage Loan Number: 0008359615

## **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 February, 2011, between JOSEPH R. DUPERRON, A SINGLE MAN ("Borrower") and CitiMortgage, Inc. ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated 01/07/04, securing the original principal sum of U.S. \$139,200.00, and recorded as Instrument # 200401120158 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 706 41<sup>ST</sup> PLACE, ANACORTES, WA 98221, the real Property described being set forth as follows:

**P57959/Lot 2, Mountain View Park.**

(See Attachment)

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 of the Property.
2. As of February 1, 2011, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$121,390.28.

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 5.125%, beginning February 1, 2011. The Borrower promises to make monthly payments of principal and interest of U.S. \$749.66, beginning on the 1st day of March, 2011, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on February 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.

Jan 3-2011  
Date

Joseph R. Duperron  
JOSEPH R. DUPERRON Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Witness:  
Print:

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Witness:  
Print:

Lender: CitiMortgage, Inc. as seccessors in interest by merger to Principle Residential Mortgage, Inc.

By: Colleen Nentwig

Name: Colleen Nentwig  
Title: Vice President



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[Space below for Notary Acknowledgment]

STATE OF WASHINGTON

SS.  
COUNTY OF SKAGIT

On January 3, 2011, before me, Tracie N Anderson  
a Notary Public in and for said County and State, personally appeared  
Joseph R Duperron,  
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

Tracie N Anderson  
Signature  
Tracie N Anderson

Notary Public  
State of Washington  
Tracie N Anderson  
Commission Expires 06/08/2014

My commission expires: 6/8/2014  
Notary seal or stamp

Prepared by and when recorded return to:

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

OLD REPUBLIC TITLE  
530 S. Main St, Suite 1031  
AKRON, OH 44311  
Referral 01-11083150-01T



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**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 Nentwig, 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.

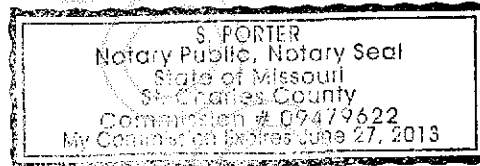
Given under my hand and official seal this 12<sup>th</sup> day of January, 2011.

*S. Porter*

Notary Public

Print Name: S. Porter

My Commission Expires: June 27, 2013



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(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

#### TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the  
County of Skagit :

(Type of Recording Jurisdiction)

(Name of Recording Jurisdiction)

Lot 2, PLAT OF MOUNTAIN VIEW PARK, according to the plat thereof, recorded in Volume 7 of Plats, page 77, records of Skagit County, Washington; Situated in Skagit County, Washington.

Parcel ID Number: 3805-000-002-0009  
706 41st Place  
Anacortes  
("Property Address"):

which currently has the address of  
[Street]  
[City] , Washington 98221 [Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

DUPERRON, JOSEPH

6(WA) (0012)

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Initials: 

Form 3048 1/01



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