



201202060075  
Skagit County Auditor

2/6/2012 Page 1 of 5 11:25AM

**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.: 6984178

County: Skagit

**Document Title(s)**

Loan Extension of the Promissory Note and Deed of Trust

**Reference Number(s) of related documents:**

200509230157 - Rec: 9/23/2005

Additional Reference #'s on page 2

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

Stites, Sherri

Cypher, Brian E

Additional Grantors on page 2

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

US Bank, NA

Additional Grantees on page 2

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

Lot 4, Short Plat 97-0004, Vol 13 SP, Pg 49, NW 1/4, SE 1/4, Sec 25, T 36 N, R 3 E, WM

Complete legal on page 5

**Assessor's Property Tax Parcel/Account Number**

360325-4-004-0103/P48276

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 recorded mail to: #:6984178  
First American Title   
Loss Mitigation Title Services 12106.3  
P.O. Box 27670  
Santa Ana, CA 92799  
RE: STITES - BMPG+

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

Service Loan Number: 7884466562

#### 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 8<sup>th</sup> day of November, 2011, between **SHERRI STITES AND BRIAN E CYPHER, 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 21ST 2005**, securing the original principal sum of U.S. **\$75,000.00**, recorded on **SEPTEMBER 23RD 2005, Document Number 200509230157** 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 7884466562 5** and MERS Registration Date **SEPTEMBER 27TH 2005** which covers the real and personal property described in the Security Instrument and defined in the Security Instrument as the "Property," located at: **LOT 4 COLONY ROAD, BOW WA, 98232**, the real property described being set forth as follows:

See attached

~~Parcel ID Number:~~

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. **\$66,858.04**.
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. **\$339.04**.



201202060075  
Skagit County Auditor

beginning on the 1<sup>st</sup> day of November 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.

Sherril Stites  
SHERRI STITES

Brian E. Cypher  
BRIAN E. CYPHER

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 SHERRI STITES AND BRIAN E CYPHER, 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 8 day of November, 2010.

My Commission Expires: 06/29/14

Kim A. Fair  
Signature Notary Public

360.588.7791  
Notary Phone Number

Kim A. Fair  
Name (typed or printed)



201202060075  
Skagit County Auditor

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.

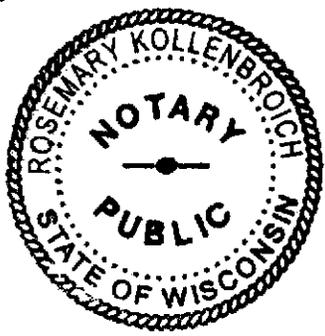
Witness my hand and seal of office this 26 day of January, 2012

My Commission Expires: March 3, 2013

Signature Notary Public

Rosemary Kollenbroich  
Signature Notary Public

Rosemary Kollenbroich  
Name (typed or printed)



201202060075  
Skagit County Auditor

**Legal description**

The land referred to in this report/policy is situated in the State of Washington, County of Skagit, and is described as follows:

Lot 4 of Skagit County Short Plat No. 97-0004, approved September 22, 1997, recorded October 1, 1997, in Volume 13 of Short Plats, page 49, under Auditor's File No. 9710010095, being a portion of the Northwest  $\frac{1}{4}$  of the Southeast  $\frac{1}{4}$  of Section 25, Township 36 North, Range 3 East, W.M.



201202060075  
Skagit County Auditor