

WHEN RECORDED, RETURN TO:  
FIRST AMERICAN MORTGAGE SERVICES  
1100 SUPERIOR AVENUE, SUITE 200  
CLEVELAND, OHIO 44114  
NATIONAL RECORDING



201211080003  
Skagit County Auditor

11/8/2012 Page 1 of 4 9:32AM

Please print or type information **WASHINGTON STATE RECORDER'S Cover Sheet** (RCW 65.04)

**Document Title(s)** (or transactions contained therein): (all areas applicable to your document must be filled in)

1. MODIFICATION OF MORTGAGE 2. \_\_\_\_\_  
3. \_\_\_\_\_ 4. \_\_\_\_\_

**Reference Number(s) of Documents assigned or released:**

Additional reference #'s on page \_\_\_\_\_ of document 200609280077

**Grantor(s)** (Last name, first name, initials)

1. FARLEY, CHRISTINE \_\_\_\_\_  
2. \_\_\_\_\_

Additional names on page \_\_\_\_\_ of document.

**Grantee(s)** (Last name first, then first name and initials)

1. U.S. Bank Home Mortgage \_\_\_\_\_  
2. \_\_\_\_\_

Additional names on page \_\_\_\_\_ of document.

**Legal description** (abbreviated: i.e. lot, block, plat or section, township, range)

LOT 13, CEDAR HILLS NO. 3 According to the Plat thereof, Vol. 9 of PLATS  
PGS 36 and 37, \_\_\_\_\_  
Additional legal is on page \_\_\_\_\_ of document.

**Assessor's Property Tax Parcel/Account Number**  
assigned \_\_\_\_\_

☐ Assessor Tax # not yet

The Auditor/Recorder will rely on the information provided on the form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.

I am requesting an emergency nonstandard recording for an additional fee as provided in RCW 36.18.010. I understand that the recording processing requirements may cover up or otherwise obscure some part of the text of the original document.

\_\_\_\_\_  
Signature of Requesting Party

UNRECORDED  
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Prepared By: Sadi Waterstraat  
U.S. Bank Home Mortgage  
16900 West Capitol Drive  
Brookfield, WI 53005  
Phone: (262) 252-7309

Service Loan Number: 7884466675

### MODIFICATION OF MORTGAGE

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 1 day of NOV, 2012, between **CHRISTINE FARLEY, (UNMARRIED)** ("Grantor"), whom resides at **4811 SEAHURST AVE, EVERETT, WA 98203**, and **U.S. Bank N.A.** ("Grantee"), who's address is **4801 Frederica St, Owensboro, KY 42301**, 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 22, 2006**, securing the original principal sum of U.S. **\$99,000.00**, recorded on **SEPTEMBER 28, 2006, Document Number 200609280077** 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 WHOS ADDRESS IS 1901 E VOORHEES STREET, SUITE C DANVILLE, IL 61834 Registration No. **1000212 7884466675 5** and MERS Registration Date **OCTOBER 2, 2006** which covers the real and personal property described in the Security Instrument and defined in the Security Instrument as the "Property," located at: **XXXX CROSBY DRIVE, MOUNT VERNON, WA 98274**, the real property described being set forth as follows:

**LOT 13, CEDAR HILLS NO. 3, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 9 OF PLATS, PAGES 36 AND 37, RECORDS OF SKAGIT COUNTY, WASHINGTON.**

**SITUATED IN SKAGIT COUNTY, WASHINTON.**

**Parcel ID Number: 3880-000-013-0004**

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, 2012**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. **\$89,843.37**.

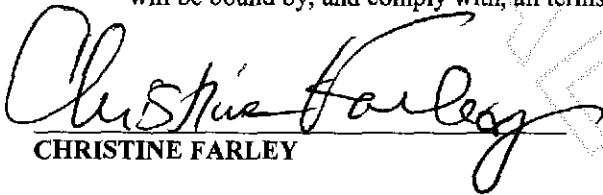


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2. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at a yearly rate of 3.375%, beginning **NOVEMBER 1, 2012**. The Borrower promises to make monthly payments of principal and interest of U.S. \$455.59, beginning on the 1<sup>st</sup> day of **NOVEMBER, 2012**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid-in-full. If on **OCTOBER 1, 2015** ("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.

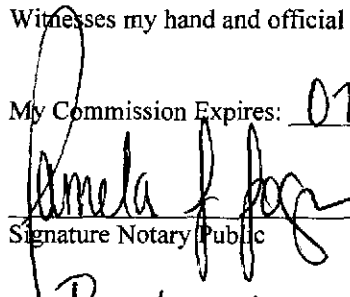
  
CHRISTINE FARLEY

State of Washington  
County of Snohomish

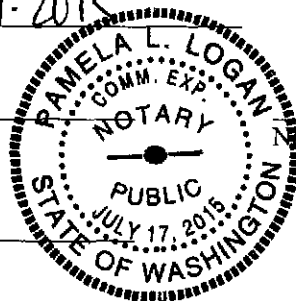
I hereby certify that on this day, before me, an officer duly authorized in the state aforesaid and in the county aforesaid to take acknowledgments, personally appeared CHRISTINE FARLEY, to be known to be the person described in and who executed the foregoing instrument and acknowledged before me that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

Witnesses my hand and official seal in the county and state afore said this 12<sup>th</sup> day of October, 2012.

My Commission Expires: 07-17-2015

  
Signature Notary Public

Pamela L. Logan  
Name (typed or printed)



425-258-5230  
Notary Phone Number



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Lender:  
U.S. BANK N.A.

By Patricia A Ludka  
Patricia A Ludka, Vice President

State of Wisconsin  
County of Waukesha

I, Michelle Horbinski, 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, 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 24 day of Oct, 2012.



My Commission Expires: September 6, 2015

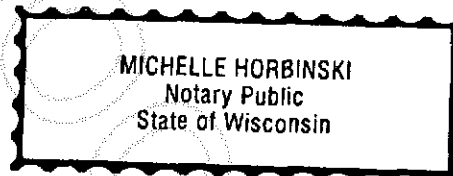
Signature Notary Public

Michelle Horbinski  
Signature Notary Public

~~When recorded mail to: #7655905~~  
First American Title  
Loss Mitigation Title Services 12106 3  
P.O. Box 27670  
Santa Ana, CA 92799  
RE: FARLEY - BMPG+

Michelle Horbinski  
Name (typed or printed)

 FARLEY  
46004166 WA  
FIRST AMERICAN ELS  
MODIFICATION AGREEMENT  




  
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