



201305100045

Skagit County Auditor

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5 10:02AM

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

TS

Attn: LMTS

FAT Doc. No.: 7803751

County: SKAGIT

Document Title(s)

MODIFICATION OF MORTGAGE

Reference Number(s) of related documents:

200910070079

Additional Reference #'s on page 2

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

ANDERSEN, ERIK O AND BALANKO, SHELLEY L

Additional Grantors on page 2

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

U.S. BANK, N.A

Trustee(s)

Additional Grantees on page 2

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

LOTS 3, 4, 5 AND 6 SECTION 24, TOWNSHIP 34 NORTH, RANGE 1

Complete legal on page 2

Assessor's Property Tax Parcel/Account Number

4780-000-004-0000

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.

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CLEVELAND, OHIO 44114
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When recorded mail to: #7803751

First American Title
Loss Mitigation Title Services 12106 3
P.O. Box 27670
Santa Ana, CA 92799
RE: ANDERSEN - BMPG+

Service Loan Number: 7884466984

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 21 day of NOV, 2012, between **ERIK O ANDERSEN & SHELLEY L BALANKO, HUSBAND AND WIFE** ("Grantor"), whom resides at **8511 CASCADIA AVENUE EVERETT WA 98208**, 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 **OCTOBER 5, 2009**, securing the original principal sum of U.S. **\$105,400.00**, recorded on **OCTOBER 7, 2009, Document Number 200910070079** and in **SKAGIT County** Records in the State of **WASHINGTON**. (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 7884466984 1** and MERS Registration Date **OCTOBER 9, 2009** which covers the real and personal property described in the Security Instrument and defined in the Security Instrument as the "Property," located at: **5450 HEILMAN CT ANACORTES WA 98221**, the real property described being set forth as follows:

SEE ATTACHED EXHIBIT 'A'

Parcel ID Number: 4780-000-004-0000

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 **DECEMBER 1, 2012**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. **\$98,342.51**.



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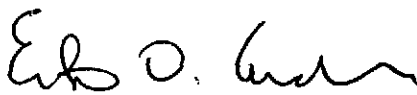
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2. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at a yearly rate of 3.375%, beginning **DECEMBER 1, 2012**. The Borrower promises to make monthly payments of principal and interest of U.S. \$462.94, beginning on the 1st day of **DECEMBER 2012**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid-in-full. If on **NOVEMBER 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.


ERIK O ANDERSEN


SHELLEY L BALANKO

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 ERIK O ANDERSEN & SHELLEY L BALANKO, 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.

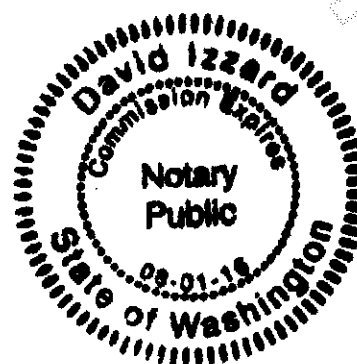
Witnesses my hand and official seal in the county and state afore said this 21ST day of NOVEMBER, 2012.

My Commission Expires: 08-01-16


Signature Notary Public

DAVID IZZARD
Name (typed or printed)

(425) 775 5276
Notary Phone Number



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.

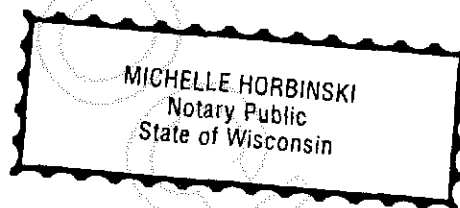
Witness my hand and seal of office this 5 day of Dec, 2012.

My Commission Expires: September 6, 2015

Signature Notary Public

Michelle Horbinski
Signature Notary Public

Michelle Horbinski
Name (typed or printed)



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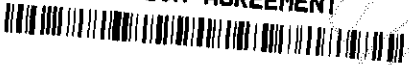
EXHIBIT 'A'

Description:

Order No: 620005999 MM

Lot 4, DECEPTION SHORES PLANNED UNIT DEVELOPMENT, recorded on September 10, 2001, in Skagit County as Auditor's File No. 200109100117, records of Skagit County, Washington; situate in a portion of Government Lots 3, 4, 5 and 6, Section 24, Township 34 North, Range 1 East of the Willamette Meridian.

Situated in Skagit County, Washington

 ANDERSEN
46300304 WA
FIRST AMERICAN ELS
MODIFICATION AGREEMENT



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