

WHEN RECORDED, RETURN TO:
FIRST AMERICAN TITLE INSURANCE CO.
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
NATIONAL RECORDING



Skagit County Auditor
9/17/2013 Page

1 of 3 11:41AM

\$74.00

~~When recorded mail to:~~ #8490153
First American Title
Loss Mitigation Title Services 121063
P.O. Box 27670
Santa Ana, CA 92799
RE: STARKOVICH - BMPG+

STARKOVICH
47516762

WA

FIRST AMERICAN ELS
MODIFICATION AGREEMENT

Service Loan Number: 7884661537

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 8 day of NOV, 2013, between **DAVID STARKOVICH, UNMARRIED** ("Grantor"), whom resides at **17359 SAMISH HEIGHTS RD BOW WA 98232**, 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 **JUNE 27, 2007**, securing the original principal sum of U.S. **\$238500.00**, recorded on **JUNE 29, 2007, Document Number 200706290178** 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 7884661537 0** and MERS Registration Date **JULY 05, 2007** which covers the real and personal property described in the Security Instrument and defined in the Security Instrument as the "Property," located at: **6965 HOBSON RD BOW WA 98232**, the real property described being set forth as follows:

LOT 1 OF SKAGIT COUNTY SHORT PLAT NO. 96-097, RECORDED MARCH 8, 2007, UNDER AUDITOR'S FILE NO. 200703080151, RECORDS OF SKAGIT COUNTY, WASHINGTON; BEING A PORTION OF THE SOUTHEAST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 1, TOWNSHIP 35 NORTH, RANGE 3 EAST OF THE WILLAMETTE MERIDIAN. SITUATE IN SKAGIT COUNTY, WASHINGTON.

Parcel ID Number: 350301-4-010-0013

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 **AUGUST 01, 2013**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. **\$205150.99**.
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 **3.50%**, beginning **AUGUST 01, 2013**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$1053.89**, beginning on the **1st day of AUGUST 2013**, and continuing thereafter on the same day of each succeeding month until principal and interest are **paid-in-full**. If on **JULY 01, 2016** ("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.


DAVID STARKOVICH

8/14/13

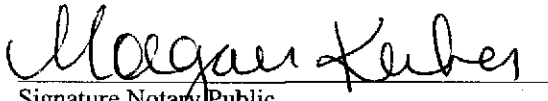
State of ND

County of Mckenzie

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 **DAVID STARKOVICH**, to be known to be the person described in and who executed the foregoing instrument and acknowledged before me that HE executed the same for the purpose therein expressed.

Witnesses my hand and official seal in the county and state afore said this 14 day of August, 2013.

My Commission Expires: Nov 6, 2018


Signature Notary Public

701-842-7396
Notary Phone Number

Morgan Kerber
Name (typed or printed)



Skagit County Auditor

9/17/2013 Page

2 of

\$74.00

3 11:41AM

Lender:

U.S. BANK N.A.

By

Michelle Horbinski
Michelle Horbinski Officer of U.S. Bank N.A.

State of Wisconsin
County of Waukesha

I, Samantha Hruz, 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 **Michelle Horbinski Officer of U.S. Bank N.A.**, 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 22 day of August, 2013.

My Commission Expires: March 14, 2017

Signature Notary Public

Samantha Hruz
Signature Notary Public

Samantha Hruz
Name (typed or printed)

SAMANTHA HRUZ
Notary Public
State of Wisconsin



Skagit County Auditor

9/17/2013 Page

3 of

\$74.00

3 11:41AM