

Washington Coversheet



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Skagit County Auditor

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Return Address

**OLD REPUBLIC TITLE COMPANY
530 S. MAIN STREET, SUITE 1031
AKRON, OH 44398-1127
21097113-R**

Document Title(s)

BALLOON LOAN MODIFICATION DEED OF TRUST

Reference Number(s) of related documents:

DEED OF TRUST RECORDED 07/27/2004; INSTR #200407270055

Grantors(s) – Last name, First name and Middle initial

SANDHU, JAGIT SINGH
SANDHU, KIRANJOT K

Grantees(s) – Last name, First name and Middle initial

CITIMORTGAGE, INC.

Legal Description – abbreviated form: ie lot, block, plat or section township

LOT 41, PLAT OF BLACKBURN RIDGE PHASE 2, SKAGIT COUNTY, WASHINGTON

Assessor's Property Tax Parcel/Account Number

4767-000-041-000

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

WHEN RECORDED RETURN TO:
OLD REPUBLIC TITLE
ATTN: POST CLOSING
530 SOUTH MAIN STREET
SUITE 1031
AKRON, OH 44311

21097113

Freddie Mac Loan Number: 723882971
CitiMortgage Loan Number: 0008450662

BALLOON LOAN MODIFICATION

Deed of Trust

(Pursuant to the Terms of the
Balloon Note Addendum and Balloon Rider)

**TWO ORIGINAL BALLOON LOAN MODIFICATIONS
MUST BE EXECUTED BY THE BORROWER:
ONE ORIGINAL IS TO BE FILED WITH THE BALLOON 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 the 1st day of August, 2009, between Jagjit Singh Sandhu and Kiranjot K. Sandhu, husband and wife ("Borrower") and CitiMortgage, Inc. ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated 07/20/04, securing the original principal sum of U.S. \$155,200.00, and recorded on Instrument Number 200407270055, 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 2309 Riley Road, Mount Vernon, Washington 98274, the real Property described being set forth as follows:

Lot 41, PLAT OF BLACKBURN RIDGE PHASE 2, according to the plat thereof recorded October 31, 2000 under Auditor's File No. 200010310122, records of Skagit County, Washington. Situated in Skagit County, Washington. Tax ID # 4767-000-041-0000

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 and occupant of the Property.
2. As of August 1, 2009, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$142,251.49.

MULTISTATE BALLOON LOAN MODIFICATION-Single Family-Freddie Mac UNIFORM INSTRUMENT Form 3293 (1/01)



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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 5.50%, beginning August 1, 2009. The Borrower promises to make monthly payments of principal and interest of U.S. \$873.55, beginning on the 1st day of September, 2009, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on August 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., 1000 Technology Drive, O'Fallon, MO 63368 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.

7/25/09
Date

Jagjit Singh Sandhu
Jagjit Singh Sandhu Borrower

7/25/09
Date

Julie Clements
Witness:
Print:

7/25/09
Date

Kiranjot Sandhu
Kiranjot K. Sandhu Borrower

7/25/09
Date

Julie Clements
Witness:
Print:

Lender: CitiMortgage, Inc. successors in interest by merger to Principal Residential Mortgage, Inc.

By: [Signature]

Name: Colleen Nentwig

Title: Vice President



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[Space below for Notary Acknowledgment]

STATE OF Washington
COUNTY OF Skagit

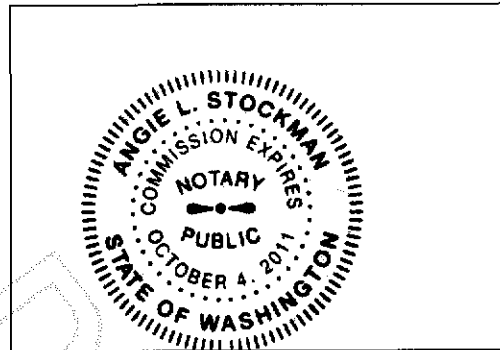
On 7/25/09, before me, Angie L. Stockman, a Notary Public in and for said County and State, personally appeared before me, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged that 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.

* Jagjit Singh Sandhu & Kiranjot K Sandhu
WITNESS my hand and seal.

Notary seal or stamp

Angie L Stockman
Signature

Angie L Stockman



My commission expires 10-4-11
Notary seal or stamp

Prepared by ~~and when recorded~~

Return to:
CitiMortgage, Inc.
ATTN: Crystal LaRose
Special Loans Dept., MS 312
1000 TECHNOLOGY DRIVE
O'FALLON, MO 63368



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(Individual Acknowledgement)

STATE OF MISSOURI

COUNTY OF ST. CHARLES

BEFORE ME, the undersigned, a Notary Public, in and for said County and State, do hereby certify that, Colleen Nentwig personally known to me to be the person who appeared before me this day in person, and acknowledged to me that he/she executed and delivered the same as his/her free and voluntary act for the purposes and consideration therein expressed.

GIVEN UNDER MY HAND AND OFFICIAL SEAL, this 11 day of August, 2009.

S. Porter
Notary Public S. Porter

My Commission Expires: June 27, 2013

S. PORTER
Notary Public - Notary Seal
State of Missouri
Commissioned for St. Charles County
My Commission Expires: June 27, 2013
Commission Number: 09479622



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