

147190

BOOK 235 PAGE 230

**AFTER RECORDING MAIL TO:**

Name: First American Title  
Address: 3355 Michelson Dr.  
Suite 250  
City / State: Irvine, CA 92612  
Attn: Loan Mod Dept

FILED  
JAN 9 12 19 PM '03  
First American Title  
J. HIGGINS

FATCO#: 1260115

Document Title(s): (or transactions contained therein)

1. BALLOON LOAN MODIFICATION
- 2.
- 3.



Reference Number(s) of Documents assigned or released:  
INSTRUMENT # 124140

Additional numbers on page one of document

Grantor(s): (Last name first, then first name and initials)

1. DANIEL E. ROSS
2. BONNIE J. ROSS
- 3.
- 4.
- 5.

Additional numbers on page one of document

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

1. WELLS FARGO HOME MORTGAGE
- 2.
- 3.

Abbreviated Legal Description as follows: (i.e. lot/block/plat or section/township/range/quarter/quarter)

LOT 2, BOOK T, PG 86, SKAMANIA COUNTY

Assessor's Property Tax Parcel Account Number(s): 03073613080100

**NOTE:** The auditor/recorder will rely on the information on the form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.

When Recorded Return To:  
First American Title Company  
3355 Michelson Dr. Suite 250  
Irvine, CA 92612  
Attn: DEE DEE CASWELL

Loan Number: 2060367  
File Number: M02015193

12045 BMD6

**BALLOON LOAN MODIFICATION**

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

This Balloon Loan Modification ("Modification"), entered into effective as of January 1, 2003, between DANIEL E. ROSS, and BONNIE J. ROSS, HUSBAND AND WIFE ("Borrower"), and Wells Fargo Home Mortgage, Inc. ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"), dated December 21, 1995, securing the original principal sum of U.S. Seventy thousand and 00/100 Dollars (\$70,000.00), and recorded in Book 154 at Page(s) 552, Document No. 124140, of the Official Records of Skamania County, WA, 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: 720 NW GROPPER ROAD, STEVENSON, WA 98648 the real property and is described as follows:

A PORTION OF LOT 5 OF THE SKAMANIA ELECTRIC ADDITION, RECORDED IN BOOK A OF PLATS, PAGE 42, DESCRIBED AS FOLLOWS:

LOT 2 OF THE STEWART CREWS SHORT PLAT, RECORDED IN BOOK T OF SHORT PLATS, PAGE 86, SKAMANIA COUNTY RECORDS.

Apn#03073613080100

To evidence the election by the Borrower of the Conditional Right to Refinance 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 January 1, 2003, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$64,017.04.
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 6.375%, beginning January 1, 2003. The Borrower promises to make monthly payments of principal and interest of U.S. \$442.65, beginning on

February 1, 2003, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on January 1, 2026, (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 Wells Fargo Home Mortgage, Inc., 1 Home Campus, Des Moines, Iowa 50328-0001, 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 cancelled, 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.

(To be signed and dated by all borrowers, endorers, guarantors, sureties, and other parties signing the Balloon Note and Security Instrument.)

12/12/02 Daniel E. Ross (Seal) -Borrower  
(Date) DANIEL E. ROSS

12/12/02 Bonnie J. Ross (Seal) -Borrower  
(Date) BONNIE J. ROSS

Lender does not, by its execution hereof, waive any right it may have against any person not a party hereto.

Lender Name: Wells Fargo Home Mortgage, Inc.

By: Brian K. Reed, Assistant Vice President

Signature: Brian K. Reed

(Space Below This Line For Acknowledgment in Accordance with Laws of Jurisdiction)



BORROWER ACKNOWLEDGMENT

State of Calif  
~~Washington~~  
 County of Riverside  
~~Skamania~~

The foregoing instrument was acknowledged before me this 12<sup>th</sup> day of December, 2002, by DANIEL E. ROSS and BONNIE J. ROSS who are personally known to me (or provided 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 to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

(Seal)

[Signature]  
 Notary Public, State of Washington Calif

My Commission Expires: 5/28/04



LENDER ACKNOWLEDGMENT

State of South Carolina §

County of York §

The foregoing instrument was acknowledged before me this 17 day of December, 2002, by Brian K. Reed, Assistant Vice President of Wells Fargo Home Mortgage, Inc., who is personally known to me.

(Seal)

[Signature: John S. Grantham]  
 Notary Public, State of South Carolina

My Commission Expires: 9/25/12

