

When recorded mail to: #:6165532

First American Title 
Loss Mitigation Title Services 12106.3
P.O. Box 27670
Santa Ana, CA 92799
RE: WILE - BMPG+

Prepared By: Sadi Waterstraat
U.S. Bank Home Mortgage
16900 West Capitol Drive
Brookfield, WI 53005
Phone: (262) 373-4759

Service Loan Number: 7884663035

LOAN EXTENSION OF THE PROMISSORY NOTE AND DEED OF TRUST

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 17 day of June, 2010, between *Brian R Wile & Jennifer L Wile, Husband and Wife and Robert W Wile & Kristina Wile, Husband and Wife*, ("Borrower"), and *U.S. Bank N.A.* ("Lender"), 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 *May 16, 2007*, securing the original principal sum of U.S. *\$64,000.00*, recorded on *May 18, 2007*, *Document Number 2007166167* and in *Skamania 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 Registration No. *1000212 7884663035 3* and MERS Registration Date *May 22, 2007* which covers the real and personal property described in the Security Instrument and defined in the Security Instrument as the "Property," located at: *XXXX COUGAR WA 98610*, the real property described being set forth as follows:

See Attached Exhibit "A"

Parcel ID Number: 07-06-23-1-0-0201-00

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 *July 1, 2010*, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. *\$61,707.16*.

- 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 4.625%, beginning **July 1, 2010**. The Borrower promises to make monthly payments of principal and interest of U.S. \$333.83, beginning on the **1st day of July 2010**, and continuing thereafter on the same day of each succeeding month until principal and interest are **paid-in-full**. If on **June 1, 2013** ("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.

- 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.
- 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.

Brian R. Wile
 Brian R Wile

Robert W Wile
 Robert W Wile

Jennifer L Wile
 Jennifer L Wile

Kristina Wile
 Kristina Wile

State of WA

County of CLARK

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 Brian R Wile, Jennifer L Wile, Robert W Wile, Kristina Wile, 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 17th day of June, 2010.

My Commission Expires: 1-31-2012

Bridget K. Bosch
 Signature Notary Public

360-576-7840
 Notary Phone Number

Bridget K. Bosch
 Name (typed or printed)



Lender:

U.S. BANK N.A.

By Patricia A Ludka
Patricia A Ludka, First Vice President

State of Wisconsin
County of Waukesha

I, 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, First 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 June, 2010.

My Commission Expires: March 3, 2013

Signature Notary Public

Rosemary Kollenbroich
Signature Notary Public

Rosemary Kollenbroich
Name (typed or printed)



EXHIBIT 'A'

PARCEL I

A tract of land in Section 23, Township 7 North, Range 6 East of the Willamette Meridian, in the County of Skamania, State of Washington, described as follows:

Lot 1 of the Brenda Creagan Short Plat recorded in Auditor File No. 2004153797, Skamania County Records.

Together with easements for access as disclosed by instrument recorded in Book 251, Page 423.

PARCEL II

Beginning at a concrete monument with BLM brass cap at the Northwest corner of Section 24; thence South 01°18'16" West, along the West line of the Northwest quarter of Section 24, for a distance of 662.36 feet to the Southeast corner of Lot 1 of the Brenda Creagan Short Plat as recorded in Auditor File No. 2004153797 and the True point of Beginning; thence South 89°12'52" East, on the extension of the South line of said Lot 1, for a distance of 50.09 feet to the centerline of the United States Forest Service 25 Road as described in Skamania County Auditor File No. 2004155037; thence North 01°12'00" East, along said road centerline, 232.29 feet; thence leaving said road centerline, North 89°07'55" West, 49.66 feet to the Northeast corner of said Lot 1; thence South 01°18'16" West, 232.36 feet to the true point of beginning.