

**WHEN RECORDED RETURN TO:**

Old Republic Title  
Attn: Referral Desk  
530 South Main Street, Ste 1031  
Akron, OH 44311-4423

CCT 00134888 NON

**DOCUMENT TITLE(S):**

Balloon Loan Modification

**REFERENCE NUMBER(S) OF DOCUMENTS ASSIGNED OR RELEASED:**

2004153018

**GRANTOR:**

1. Nail, George D.
2. Nail, Janet N.

**GRANTEE:**

1. CitiMortgage Inc.

**ABBREVIATED LEGAL DESCRIPTION:**

Portion of Lots 13 and 14 of STEVENSON PARK ADDITION

Full Legal Description located on Page 6

**TAX PARCEL NUMBER(S):**

03 07 26 1 4 0201 00

☐ If this box is checked, then the following applies:

I am requesting an emergency nonstandard recording for an additional fee as provided in RCW 36.18.010. I understand that the recording processing requirements may cover up or otherwise obscure some part of the text of the original document.

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Signature

CitiMortgage Loan Number: 0771138047

## **BALLOON LOAN MODIFICATION Deed of Trust**

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

**AN ORIGINAL BALLOON LOAN MODIFICATION  
MUST BE EXECUTED BY THE BORROWER:  
IT WILL BE RECORDED IN THE LAND RECORDS WHERE THE  
SECURITY INSTRUMENT IS RECORDED**

This Balloon Loan Modification ("Modification"), entered into effective as of the first day of June, 2011, between George D. Nail and Janet L. Nail, 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 05/17/04, securing the original principal sum of U.S. \$122,000.00, and recorded as Document #2004153018 in Book or Liber n/a, Page n/a, of the County Records of Skamania 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 52 Lucas Street, Stevenson, Washington 98648, the real Property described being set forth as follows:

(See attachment)

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 of the Property.
2. As of June 1, 2011, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$104,927.15.

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 5.00%, beginning June 1, 2011. The Borrower promises to make monthly payments of principal and interest of U.S. \$640.48, beginning on the 1st day of July, 2011, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full.

If on June 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. P.O. Box 689196 Des Moines, IA 50368-9196 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.

6/9/11  
Date

George D. Nail  
George D. Nail  
Borrower

6-9-2011  
Date

Shen Lee  
Witness:  
Print: Shen Lee

6-9-2011  
Date

Janet V. Nail  
Borrower

6-9-2011  
Date

Kathleen M. White  
Witness:  
Print: KATHLEEN M. WHITE

Lender: Mortgage Electronic Registration Systems, Inc. as nominee for CitiMortgage, Inc.

By: [Signature]

Name: Colleen Nunn  
Title: Vice President

\_\_\_\_\_[Space below for Notary Acknowledgment]\_\_\_\_\_

STATE OF WASHINGTON

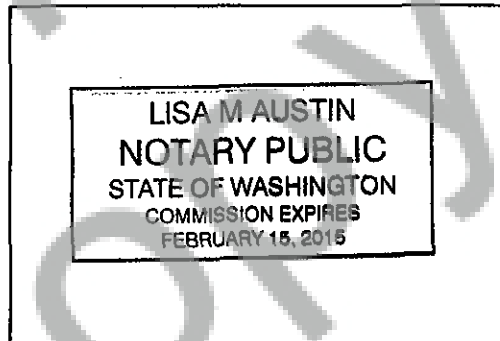
SS.  
COUNTY OF SKANAWIA

On JUNE 9 2011, before me, [Signature],  
a Notary Public in and for said County and State, personally appeared  
GEORGE + JANET NAI,  
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.

WITNESS my hand and seal.

Notary seal or stamp

[Signature]  
Signature



My commission expires: FEB 15, 2015  
Notary seal or stamp

Prepared by and when recorded return to:

~~CitiMortgage~~  
~~Document Processing~~  
~~1000 Technology Drive, MS 321~~  
~~O'Fallon, MO 63368-2240~~

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530 South Main Street  
Suite 1031  
Akron, OH 44311-4423

01-11135250-017

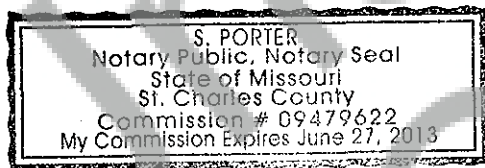
(Individual Acknowledgement)

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, William Newman 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 10<sup>th</sup> day of June, 2011.



S. Porter  
Notary Public      S. Porter

My Commission Expires: June 27, 2013

2277733

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Exhibit A  
Washington Deed of Trust  
Given By: George D Nail and Janet L Nail

A Tract of land in Section 36, Township 3 North, Range 7 East of the Willamette Meridian, in the County of Skamania, State of Washington, described as follows: A. That portion of Lot 13 of STEVENSON PARK ADDITION, according to the official Plat thereof, on file and of record at Page 38 of Book 'A' of Plats, Records of Skamania County, Washington, described as follows: Beginning at the Northeast corner of the said Lot 13; thence along the North line of said Lot 13 West 149.3 feet; thence South 16 degrees 08' East 134.7 feet; thence East 112 feet to intersection with the East line of the said Lot 13; thence North 129.74 feet to the point of beginning. B. A tract of land in the Northwest corner of Lot 14 of STEVENSON PARK ADDITION, according to the official Plat thereof, on file and of record at Page 38 of Book 'A' of Plats, Records of Skamania County, Washington, described as follows: Beginning at the Northwest corner of the said Lot 14; thence East along the North line of the Henry Shepard D.L.C. 136.8 feet; thence South 129.74 feet to intersection with the North line of that certain 30 foot county road known and designated as Lucas Street; thence West along the North line of said road 136.8 feet to intersection with the West line of the said Lot 14; thence North 129.74 feet to the point of beginning.

Certified to be a true and  
exact copy of the original.

By:   
Skamania County Title Company