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FIRST AMERICAN MORTGAGE SERVICES  
1100 SUPERIOR AVENUE, SUITE 200  
CLEVELAND, OHIO 44114  
NATIONAL RECORDING

Prepared By: Sadi Waterstraat  
U.S. Bank Home Mortgage  
16900 West Capitol Drive  
Brookfield, WI 53005  
Phone: (262) 252-7309

Service Loan Number: 7884603028

When recorded mail to: #8274811  
First American Title  
Loss Mitigation Title Services 12106.3  
P.O. Box 27670  
Santa Ana, CA 92799  
RE: TOWNSEND - BMPG+

#### 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 21 day of April 2013, between **GINGER B TOWNSEND & STEPHEN A TOWNSEND, WIFE & HUSBAND** ("Grantor"), whom resides at **P O BOX 911 STEVENSON WA 98648**, 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 **FEBRUARY 2, 2007**, securing the original principal sum of U.S. **\$84,500.00**, recorded on **FEBRUARY 12, 2007, Document Number 2007164979** 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 WHOS ADDRESS IS 1901 E VOORHEES STREET, SUITE C DANVILLE, IL 61834 Registration No. **1000212 7884603028 1** and MERS Registration Date **FEBRUARY 14, 2007** which covers the real and personal property described in the Security Instrument and defined in the Security Instrument as the "Property," located at: **LOT 10 RIVERVIEW MEADOW STEVENSON WA 98648**, the real property described being set forth as follows:

SEE ATTACHED EXHIBIT 'A'

Parcel ID Number: 03-07-25-4-0-0203-00

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 **APRIL 1, 2013**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. **\$76,699.84**.

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 3.375%, beginning **APRIL 1, 2013**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$388.94**, beginning on the **1<sup>st</sup> day of APRIL 2013**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid-in-full. If on **MARCH 1, 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.

*Ginger B Townsend*  
GINGER B TOWNSEND

*Stephen A Townsend*  
STEPHEN A TOWNSEND

State of Washington  
County of Shamania

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 **GINGER B TOWNSEND & STEPHEN A TOWNSEND**, 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 24 day of April, 2013.

My Commission Expires: April 23, 2014

*Shelley Turner*  
Signature Notary Public

509-427-5698  
Notary Phone Number

Shelley R Turner  
Name (typed or printed)

SHELLEY RENAE TURNER  
NOTARY PUBLIC  
STATE OF WASHINGTON  
COMMISSION EXPIRES  
APRIL 23, 2014

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 8 day of May, 2013

My Commission Expires: March 14, 2017

Signature Notary Public

*Samantha Hruz*  
Signature Notary Public


Samantha Hruz  
Name (typed or printed)



## EXHIBIT 'A'

A portion of the Northeast Quarter of the Southeast Quarter of Section 25, Township 3 North, Range 7 East, Willamette Meridian, Skamania County, Washington, described as follows:

BEGINNING at a ½ inch iron rod marking the Northeast corner of Lot 2 of the "Meadow Short Plat", recorded in Book 3 of Short Plats, Page 341, Skamania County Auditor's Records, (said point also being the Northwest corner of the "Esch tract" as described in Book 77 of Deeds, Page 842, Skamania County Auditor's Records); thence North 88°49'33" West, along the North line of Lot 2, for a distance of 20.00 feet to a ½ inch iron rod set in a "2000 Hagedorn, Inc. Survey"; thence South 01°37'15" West, 224.75 feet to a ½ inch iron rod, ("2000 Hagedorn, Inc. Survey"); thence South 01°48'54" West, 177.05 feet to a ½ inch iron rod ("2000 Hagedorn, Inc. Survey"); thence North 88°49'33" West, for a distance of 178.03 feet to the center of a 50 foot radius cul-de-sac at the terminus of "Clear View Lane" (Short Plat 3-341); thence North 75°33'51" West, along the centerline of "Clear View Lane" (Short Plat 3-341), for a distance of 22.00 feet to the TRUE POINT OF BEGINNING; thence leaving the centerline of "Clear View Lane" North 02°01'03" East, for a distance of 40.42 feet to the Northerly right-of-way line of "Clear View Lane" (Short Plat 3-341); thence Southwesterly along the arc of a 50 foot radius curve to the left, (the radius point of which bears South 23°25'53" East), through a central angle of 27°30'25", for an arc distance of 24.00 feet to a point of reverse curvature; thence along the arc of a 10 foot radius curve to the right, through a central angle of 65°24'10", for an arc distance of 11.41 feet to a ½ inch iron rod (Short Plat 3-341); thence North 75°33'51" West, for a distance of 176.37 feet to a ½ inch iron rod at the Northwest corner Lot 3 (Short Plat 3-341); thence leaving said Northerly right-of-way line of "Clear View Lane", South 00°49'04" West, for a distance of 373.78 feet to a ½ inch iron rod at the Southwest corner of Lot 3 (Short Plat 3-341) thence South 00°34'32" West, 58.00 feet to a ½ inch iron rod ("2000 Hagedorn, Inc. Survey") thence South 70°58'40" East, 206.00 feet to a ½ inch iron rod ("2000 Hagedorn, Inc. Survey"); thence North 00°58'28" East, 287.57 feet to a ½ inch iron rod ("2000 Hagedorn, Inc. Survey"); thence North 02°01'03" East, 144.84 feet to the TRUE POINT OF BEGINNING.

 TOWNSEND  
 47157796 WA  
 FIRST AMERICAN ELS  
 MODIFICATION AGREEMENT  
