



200211070045

Skagit County Auditor

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When Recorded Return to:  
KeyBank National Association  
P.O. Box 16430  
Boise, ID 83715  
(360) 336-3161

### MODIFICATION AND EXTENSION OF PROMISSORY NOTE/DEED OF TRUST

GRANTOR(S): JOSE NUNEZ  
SYLVIA NUNEZ

HUSBAND  
WIFE

GRANTEE ("Lender"): KeyBank National Association  
P.O. Box 16430  
Boise, ID 83715

TRUSTEE: KEYBANK USA NA  
431 E PARKCENTER BLVD BOISE, ID 83706

ABBREVIATED LEGAL DESCRIPTION:  
LOT 32 FOX HILL ESTATES DIV 3 VOL 14 PG 49

(Additional legal description on page 2.)

ASSESSOR'S TAX PARCEL OR ACCOUNT NUMBER: 44960000320005

REFERENCE NUMBERS OF DOCUMENTS MODIFIED AND EXTENDED: 200209050017

BORROWER	
JOSE NUNEZ SYLVIA NUNEZ	
ADDRESS	
2005 N 35TH ST MOUNT VERNON, WA 98273	
TELEPHONE NO.	IDENTIFICATION NO.

THIS MODIFICATION AND EXTENSION OF PROMISSORY NOTE/DEED OF TRUST, dated the 22nd day of October 2002, is executed by and between the parties identified above and KeyBank National Association 4910 Tiedeman Road, Suite B, Brooklyn, Ohio 44144 ("Lender").

A. On August 26, 2002, Lender made a loan ("Loan") to Borrower evidenced by Borrower's promissory note or agreement ("Note") payable to Lender in the original principal amount of twenty five thousand and 00/100 Dollars (\$ 25,000.00), which Note is secured by a deed of trust ("Deed of Trust") executed by Grantor for the benefit of Lender and encumbering the real property described on Schedule A below ("Property") and recorded on September 05, 2002 in Book NA at Page NA in the Auditor's Office of SKAGIT County, Washington. The Note and Deed of Trust and any other related documents are hereafter cumulatively referred to as the "Loan Documents".

B. The Note and Deed of Trust are hereby modified as follows:

1. TERMS OF REPAYMENT.

The maturity date of the Note is extended to \_\_\_\_\_, at which time all outstanding sums due to Lender under the Note shall be paid in full, and the Deed of Trust is modified accordingly. The parties acknowledge and agree that, as of \_\_\_\_\_, the unpaid principal balance due under the Note was \$ \_\_\_\_\_, and the accrued and unpaid interest on that date was \$ \_\_\_\_\_. The new repayment terms are as follows:

JH SN

2. ADDITIONAL MODIFICATIONS.

The Deed of Trust and Note are further modified as follows:

The original amount of the Note, which is secured by the Deed of Trust referenced above, and the original principal amount of such Deed of Trust in the amount of twenty five thousand and 00/100 dollars (\$25,000.00) is hereby increased to seventy two thousand and 00/100 dollars (\$72,000.00), an increase of forty seven thousand and 00/100 dollars (\$47,000.00).

C. Additional Representations, Warranties and Agreements.

Grantor represents and warrants that Grantor owns the property free and clear of any liens or encumbrances other than the liens described on Schedule B below. Except as expressly modified herein, all terms and conditions of the Loan Documents shall remain in full force and effect. The parties hereby adopt, ratify and confirm these terms and conditions as modified. Borrower and Grantor agree to execute any additional documents which may be required by Lender to carry out the intention of this Agreement. As of the date of this Agreement, there are no claims, defenses, setoffs or counterclaims of any nature which may be asserted against Lender by any of the undersigned.

**SCHEDULE A**

The following described real property located in the County of SKAGIT, State of Washington

LOT 32, 'FOX HILL ESTATES, DIVISION NO. 3', ACCORDING TO THE PLAT RECORDED IN VOLUME 14 OF PLATS, PAGE 49, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.  
ABBRV LEGAL LOT 32 FOX HILL ESTATES DIV 3 VOL 14 PG 49 FIRST AMERICAN  
TITLE ORDER NO:3762762

**SCHEDULE B**



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JH SM

GRANTOR: JOSE NUNEZ

*Jose Nunez*  
JOSE NUNEZ

GRANTOR: SYLVIA NUNEZ

*Sylvia Nunez*  
SYLVIA NUNEZ

GRANTOR:

GRANTOR:

GRANTOR:

GRANTOR:

GRANTOR:

GRANTOR:



BORROWER: JOSE NUNEZ

*Jose Nunez*  
\_\_\_\_\_  
JOSE NUNEZ

BORROWER: SYLVIA NUNEZ

*Sylvia Nunez*  
\_\_\_\_\_  
SYLVIA NUNEZ

BORROWER:

\_\_\_\_\_

BORROWER:

\_\_\_\_\_

BORROWER:

\_\_\_\_\_

BORROWER:

\_\_\_\_\_

BORROWER:

\_\_\_\_\_

BORROWER:

\_\_\_\_\_

LENDER:

KeyBank National Association  
\_\_\_\_\_



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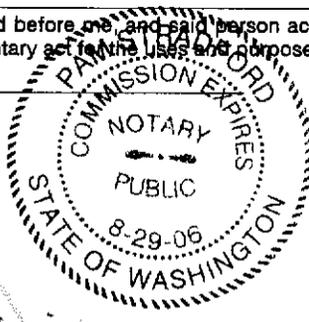
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State of Washington Skagit  
County of \_\_\_\_\_  
I certify that I know or have satisfactory evidence that Jose Nunez

is the person who appeared before me, and said person acknowledged that he/she signed this instrument and acknowledged it to be his/her free and voluntary act for the uses and purposes mentioned in the instrument.

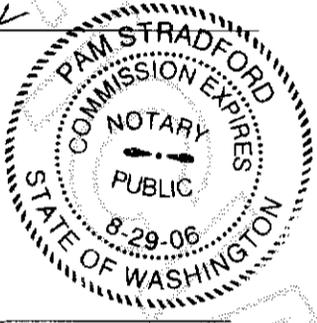
Dated: 10/22/02  
Notary Public (Print Name) Pam Stradford  
Title Notary  
My appointment expires: 8/29/02



State of Washington Skagit  
County of \_\_\_\_\_  
I certify that I know or have satisfactory evidence that Sylvia Nunez

is the person who appeared before me, and said person acknowledged that he/she signed this instrument and acknowledged it to be his/her free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 10/22/02  
Notary Public (Print Name) Pam Stradford  
Title Notary  
My appointment expires: 8/29/06



State of Washington  
County of \_\_\_\_\_  
I certify that I know or have satisfactory evidence that \_\_\_\_\_

is that person who appeared before me, and said person acknowledged that he/she signed this instrument, on oath stated that he/she was authorized to execute this instrument and acknowledged it as the \_\_\_\_\_ to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: \_\_\_\_\_  
Notary Public (Print Name) \_\_\_\_\_  
Title \_\_\_\_\_  
My appointment expires: \_\_\_\_\_

(Seal or Stamp)

State of Washington  
County of \_\_\_\_\_  
I certify that I know or have satisfactory evidence that \_\_\_\_\_

is that person who appeared before me, and said person acknowledged that he/she signed this instrument, on oath stated that he/she was authorized to execute this instrument and acknowledged it as the \_\_\_\_\_ to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: \_\_\_\_\_  
Notary Public (Print Name) \_\_\_\_\_  
Title \_\_\_\_\_  
My appointment expires: \_\_\_\_\_

(Seal or Stamp)

ACAPS # 022881618050C; ALS # 473101720908

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