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When Recorded Return to: KeyBank National Association P.O. Box 16430 Boise, ID 83715 (360) 755-9045

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

GRANTOR(S): JAMES A. DARLAND REBECCA S DARLAND

HUSBAND WIFE

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

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

ABBREVIATED LEGAL DESCRIPTION: SEC 12 TWN 34 N R 3 E

(Additional legal description on page 2.)

ASSESSOR'S TAX PARCEL OR ACCOUNT NUMBER: 340312-3-009-0305
REFERENCE NUMBERS OF DOCUMENTS MODIFIED AND EXTENDED: 200112030049

BORROWER JAMES A. DARLAND REBECCA DARLAND ADDRESS 13641 AVON ALLEN RD
MOUNT VERNON, WA 98273
TELEPHONE ND. IDENTIFICATION NO.

THIS MODIFICATION AND EXTENSION OF PROMISSORY NOTE/DEED OF TRUST, dated the 10th day of
April 2003 , is executed by and between the parties identified above and
KeyBank National Association
4910 Tiedeman Road, Suite B, Brooklyn, Ohio 44144
("Lender").
A. On <u>November 26, 2001</u> , 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
\$ 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 Abelow ("Property") and recorded
on December 03, 2001 in Book at Page 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".
3. 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:

## 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 thirty eight thousand and 00/100 dollars (\$38,000.00), an increase of thirteen thousand and 00/100 dollars (\$13,000.00).

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 of Washington

, State

ALL THAT PARCEL OF LAND IN CITY OF MOUNT VERNON, SKAGIT COUNTY, STATE OF WASHINGTON, AS MORE FULLY DESCRIBED IN DEED DOC # 8607150056, ID# 340312-3-009-0305, BEING KNOWN AND DESIGNATED AS SECTION 12 TOWNSHIP 34 NORTH RANGE 3 EAST ABBREV: SEC 12 TWN 34 N R 3 E

## SCHEDULE B

BORROWER AND LENDER REQUEST THE HOLDER OF ANY MORTGAGE, DEED OF TRUST OR OTHER ENCUMBRANCE WITH A LIEN WHICH HAS PRIORITY OVER THIS MORTGAGE TO GIVE NOTICE TO LENDER, AT LENDER'S ADDRESS SET FORTH ON PAGE ONE OF THIS MORTGAGE, OF ANY DEFAULT UNDER THE SUPERIOR ENCUMBRANCE AND OF ANY SALE OR OTHER FORECLOSURE ACTION.

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JAMES A. DARLAND			
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KeyBank National Association



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I certify that I know or have satisfactory evidence th	at James A. Dogland
is the person who appeared before me, and said person act to be his/her free and voluntary act for the uses and purposes r	knowledged that he/she signed this instrument and acknowledged it mentioned in the instrument.
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