

11/4/2003 Page

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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): CHARLES K. HOLYOKE HTTA CHARLES KENT HOLYOKE DIANE L. HOLYOKE 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: PTN OF SEC. 8, T33N, R4E, W.M.

(Additional legal description on page 2.)
ASSESSOR'S TAX PARCEL OR ACCOUNT NUMBER: 33040830170004
REFERENCE NUMBERS OF DOCUMENTS MODIFIED AND EXTENDED: 200112030048

BORROWER CHARLES K. HOLYOKE DIANE L. HOLYOKE ADDRESS 19422 NELSON RD MOUNT VERNON, WA 98274

TELEPHONE NO. IDENTIFICATION NO.

THIS MODIFICATION AND EXTENSION OF PROMISSORY NOTE/DEED OF TRUST, dated the 24th day of October 2003 ____, is executed by and between the parties identified above and _ KeyBank National Association 4910 Tiedeman Road, Suite B, Brooklyn, Ohio 44144 A.On November 30, 2001 _, 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 thirty one thousand five hundred and 00/100 (\$31,500.00 _____), 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". 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 _ outstanding sums due to Lender under the Note shall be paid in full, and the Deed of Trust is modified accordingly. The parties

. The new repayment terms are as follows:

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_, the unpaid principal balance due under the Note

, and the accrued and unpaid interest on that date was

acknowledge and agree that, as of ____

2. ADDITIONAL MODIFICATIONS.

✓ X 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 thirty one thousand five hundred and 00/100 dollars (\$31,500.00) is hereby increased to seventy five thousand and 00/100 dollars (\$75,000.00), an increase of forty three thousand five hundred and 00/100 dollars (\$43,500.00).

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

ALL THAT PARCEL OF LAND IN CITY OF MOUNT VERNON, SKAGIT COUNTY, STATE OF WASHINGTON, AS MORE FULLY DESCRIBED IN DEED DOC # 9212300088, ID# 33040830170004, BEING KNOWN AND DESIGNATED AS THE NORTH 210 FEET OF THE EAST 260 FEET OF THAT PORTION OF THE NORTH 1/2 OF THE WEST 1/2 OF THE EAST 1/2 OF THE SOUTHEAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 8, TOWNSHIP 33 NORTH, RANGE 4 EAST, W.M. ABBRV. PTN OF SEC. 8, T33N, R4E, W.M.

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.

200311040027

DRH

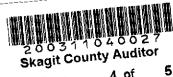
Skagit County Auditor

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of 5 9:14AM

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CHARLES K. HOLYOKE	(AC-ELL
GRANTOR: HTTA CHARLES KENT HOLYOKE	
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HTTA CHARLES KENT HOLYOKE	
CRANTOR: DIANE I HOLVOVE	
Diane L. Holyoke	
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	Charles & Stoppen
	CHARLES K. HOLYOKE
	BORROWER: DIANE L. HOLYOKE
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to be his/her free and voluntary act for the uses and purposes	Notary Public (Print Name) Title My appointment expires:
State of Washington County of	
is the person who appeared before me, and said person ac to be his/her free and voluntary act for the uses and purposes	hatcknowledged that he/she signed this instrument and acknowledged it mentioned in the instrument.
Dated:	Notary Public (Print Name)
	Title
	My appointment expires:
State of Washington County of	
I certify that I know or have satisfactory evidence to	
he/she was authorized to execute this instrument and acknowled	acknowledged that he/she signed this instrument, on oath stated that by
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Dated:	Notary Public (Print Name)
(Seal or Stamp)	Title My appointment expires:

ACAPS # 032811342040C; ALS # 473101577874

LPWA581E ③ John H. Harland Co. (12/08/98) (800) 937-37

