



200407260039
Skagit County Auditor

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When Recorded Return to:
KeyBank National Association
P.O. Box 16430
Boise, ID 83715
(360) 659-8525

MODIFICATION AND EXTENSION OF PROMISSORY NOTE/DEED OF TRUST

GRANTOR(S): CHARLES DAN BROWN

AS HIS SEPERATE PROPERTY

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:
L24, PRARIE ACRES III, V12, P74

(Additional legal description on page 2.)

ASSESSOR'S TAX PARCEL OR ACCOUNT NUMBER: 4407000024

REFERENCE NUMBERS OF DOCUMENTS MODIFIED AND EXTENDED: 200404050114

BORROWER	
STEFANIE A. BROWN CHARLES D. BROWN	
ADDRESS	
4764 IDA DR SEDRO WOOLLEY, WA 98284	
TELEPHONE NO.	IDENTIFICATION NO.

THIS MODIFICATION AND EXTENSION OF PROMISSORY NOTE/DEED OF TRUST, dated the 14th day of July 2004, is executed by and between the parties identified above and KeyBank National Association 4910 Tiedeman Road, Suite B, Brooklyn, Ohio 44144

("Lender").

A. On March 30, 2004, 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 fifty thousand and 00/100 Dollars (\$ 50,000.00), 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 April 05, 2004 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, 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 fifty thousand and 00/100 dollars (\$50,000.00) is hereby increased to one hundred thousand and 00/100 dollars (\$100,000.00), an increase of fifty thousand and 00/100 dollars (\$50,000.00).

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

ALL THAT PARCEL OF LAND IN CITY OF SEDRO WOOLLEY, SKAGIT COUNTY, STATE OF WASHINGTON, AS MORE FULLY DESCRIBED IN DEED DOC # 200210030143, ID# 4407000024, BEING KNOWN AND DESIGNATED AS LOT 24, PRARIE ACRES III, FILED IN PLAT BOOK 12, PAGE 74 . ABBRV: L24, PRARIE ACRES III, V12, P74

SCHEDULE B



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GRANTOR: CHARLES DAN BROWN

Charles D Brown

CHARLES DAN BROWN

GRANTOR:

GRANTOR:

GRANTOR:

GRANTOR:

GRANTOR:

GRANTOR:

GRANTOR:



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BORROWER: STEFANIE A. BROWN

Stefanie A. Brown
STEFANIE A. BROWN

BORROWER: CHARLES D. BROWN

Charles D. Brown
CHARLES D. BROWN

BORROWER:

BORROWER:

BORROWER:

BORROWER:

BORROWER:

BORROWER:

LENDER:

KeyBank National Association



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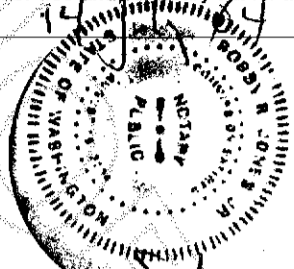
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State of Washington
County of Schumish

I certify that I know or have satisfactory evidence that Charles D Brown

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: 14 July 04



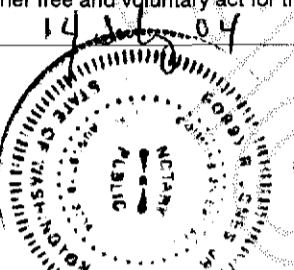
Bobby R Jones, Jr
Notary Public (Print Name)
Notary - A VP Key Bank MT
Title
My appointment expires: Aug 17, 2004

State of Washington
County of Schumish

I certify that I know or have satisfactory evidence that Stephanie A Brown

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: 14 July 04



Bobby R Jones, Jr
Notary Public (Print Name)
Notary - A VP Key Bank MT
Title
My appointment expires: Aug 17, 2004

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: _____

(Seal or Stamp)

Notary Public (Print Name)

Title
My appointment expires: _____

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: _____

(Seal or Stamp)

Notary Public (Print Name)

Title
My appointment expires: _____



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ACAPS # 041911133590C; ALS # 473150016587

UNOFFICIAL DOCUMENT

