



200509190104  
Skagit County Auditor

9/19/2005 Page 1 of 6 10:20AM

When recorded mail to:  
**FIRST AMERICAN TITLE INSURANCE**  
1228 EUCLID AVENUE, SUITE 400  
CLEVELAND, OHIO 44115  
ATTN: FT1120

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

GRANTOR(S): MARJORIE M. ANDRESEN

UNMARRIED

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

TRUSTEE: FIRST AMERICAN TITLE INSURANCE COMPANY  
2101 FOURTH AVE, SUITE 800 SEATTLE, WA 98121

ABBREVIATED LEGAL DESCRIPTION: 2.075 BRICKYARD CREEK DIV VOL 15 pg 48

(Additional legal description on page 2.)

ASSESSOR'S TAX PARCEL OR ACCOUNT NUMBER: P102049

REFERENCE NUMBERS OF DOCUMENTS MODIFIED AND EXTENDED: 200203110019

BORROWER	
MARJORIE ANDRESEN	
ADDRESS	
717 N REED ST SEDRO WOOLLEY, WA 98284	
TELEPHONE NO.	IDENTIFICATION NO.

7994639

THIS MODIFICATION AND EXTENSION OF PROMISSORY NOTE/DEED OF TRUST, dated the 30th day of August 2005, 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 04, 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 March 11, 2002 in Book N/A at Page N/A 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 twenty five thousand and 00/100 dollars (\$25,000.00) is hereby increased to thirty five thousand and 00/100 dollars (\$35,000.00), an increase of ten thousand and 00/100 dollars (\$10,000.00).

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:

See Addendum A

**SCHEDULE B**



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Skagit County Auditor

GRANTOR: MARJORIE M. ANDRESEN

*Marjorie M. Andresen*  
MARJORIE M. ANDRESEN

GRANTOR:

GRANTOR:

GRANTOR:

GRANTOR:

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GRANTOR:



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Skagit County Auditor

BORROWER: MARJORIE ANDRESEN

*Marjorie Andresen*  
MARJORIE ANDRESEN

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LENDER:

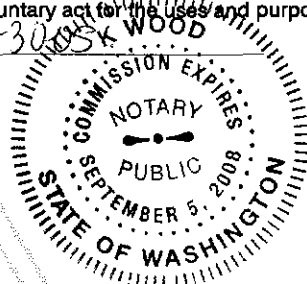
KeyBank National Association



State of Washington  
County of Skagit

I certify that I know or have satisfactory evidence that marjorie andersen  
DKA: MARJORIE M. ANDERSEN  
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: 8-30-05



Notary Public (Print Name) K. Wood

Title Notary

My appointment expires: 9-5-08

State of Washington  
County of \_\_\_\_\_

I certify that I know or have satisfactory evidence that \_\_\_\_\_

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: \_\_\_\_\_

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: \_\_\_\_\_

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 # 052380840020C; ALS # 473101647634

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EXHIBIT A

LOT 5, PLAT OF BRICKYARD CREEK DIVISION, ACCORDING TO THE  
PLAT THEREOF RECORDED IN VOLUME 15 OF PLATS, PAGES 48 THROUGH  
50, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATED IN THE COUNTY OF SKAGIT AND STATE OF WASHINGTON.

ABBRV. LEGAL:

LOT 5 BRICKYARD CREEK DIV VOL 15 PG 48

Permanent Parcel Number: P102049  
MARJORIE M. ANDRESEN, A MARRIED WOMAN

717 NORTH REED STREET, SEDRO WOOLLEY WA 98284  
Loan Reference Number : 052380840020C/473101647634  
First American Order No: 7994639  
Identifier: ELS



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