



200509190249
Skagit County Auditor

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

**MODIFICATION AND EXTENSION # 1875003
OF PROMISSORY NOTE/DEED OF TRUST**

GRANTOR(S): FRED K. ANDAL HUSBAND
CATHY M. ANDAL WIFE
HTTA CATHERINE M. ANDAL

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

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

ABBREVIATED LEGAL DESCRIPTION: SEC 28 T36N R4

(Additional legal description on page 2.)

ASSESSOR'S TAX PARCEL OR ACCOUNT NUMBER: P50226

REFERENCE NUMBERS OF DOCUMENTS MODIFIED AND EXTENDED: 200305050208

BORROWER	
FRED K. ANDAL CATHY M. ANDAL	
ADDRESS	
20795 PRAIRIE RD SEDRO WOOLLEY, WA 98284	
TELEPHONE NO.	IDENTIFICATION NO.

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 April 25, 2003, 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 May 05, 2003 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:

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 sixty five thousand and 00/100 dollars (\$65,000.00), an increase of fifteen thousand and 00/100 dollars (\$15,000.00).

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

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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BORROWER: FRED K. ANDAL

Fred K. Andall
FRED K. ANDAL

BORROWER: CATHY M. ANDAL

Cathy M. Andall
CATHY M. ANDAL

BORROWER:

BORROWER:

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LENDER:

KeyBank National Association



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GRANTOR: FRED K. ANDAL

Fred Andal
FRED K. ANDAL

GRANTOR: CATHY M. ANDAL

Cathy M. Andal
CATHY M. ANDAL

GRANTOR: HTTA CATHERINE M. ANDAL

Catherine M. Andal
HTTA CATHERINE M. ANDAL

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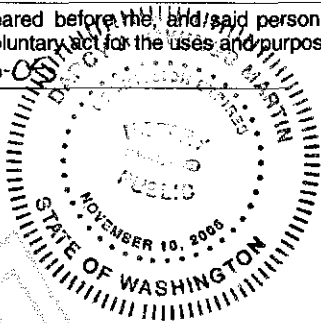
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State of Washington
County of Skagit

I certify that I know or have satisfactory evidence that Fred K. Andal

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



Darcy A. Swiggart
Notary Public (Print Name)

Title

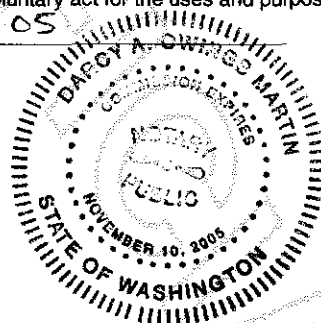
My appointment expires: 11-10-05

State of Washington
County of Skagit

I certify that I know or have satisfactory evidence that Cathy M. Andal HTTA Catherine

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



Darcy A. Swiggart
Notary Public (Print Name)

Title

My appointment expires: 11-10-05

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)

(Seal or Stamp)

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)

(Seal or Stamp)

Title

My appointment expires: _____

ACAPS # 052171616170C; ALS # 473101856461

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EXHIBIT A

(1.45 ACRE) LOT A-2 OF SHORT PLAT 27-84 AF NO. 840625002 A
PORTION OF NORTH 1/2 SOUTHWEST 1/4 SOUTHEAST 1/4 SECTION 28
TOWNSHIP 36 NORTH RANGE 4.

SITUATED IN THE COUNTY OF SKAGIT AND STATE OF WASHINGTON.

ABBRV. LEGAL: LOT A-2 SP 27-84 A'S 840625002 PTN SEC 28 T36N
R4

Permanent Parcel Number: P50226
P109118

(Parcel #1)
(Parcel #2)

FRED K. ANDAL

20795 PRAIRIE ROAD, SEDRO WOOLLEY WA 98284
Loan Reference Number : 052171616170C/473101856461
First American Order No: 7875603
Identifier: ELS



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