

POOR ORIGINAL



200510190115

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 OF PROMISSORY NOTE/DEED OF TRUST

GRANTOR(S): MICHAEL A. LOPUSZYNSKI
BARBARA J. LOPUSZYNSKI

HUSBAND
WIFE

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:

15 BIRKBECK HOLIDAY HIDEAWAY 1 Vol 8 pg 36
(Additional legal description on page 2.)

ASSESSOR'S TAX PARCEL OR ACCOUNT NUMBER: P65967

REFERENCE NUMBERS OF DOCUMENTS MODIFIED AND EXTENDED: 200203180033

BORROWER	
MICHAEL A. LOPUSZYNSKI BARBARA J. LOPUSZYNSKI	
7991409 x	
ADDRESS	
7837 EVERGREEN LN ANACORTES, WA 98221	
TELEPHONE NO.	IDENTIFICATION NO.

THIS MODIFICATION AND EXTENSION OF PROMISSORY NOTE/DEED OF TRUST, dated the 6th day of October 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 12, 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 two hundred twenty nine thousand five hundred and 00/100 Dollars (\$229,500.00), 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 A below ("Property") and recorded on March 18, 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 two hundred twenty nine thousand five hundred and 00/100 dollars (\$229,500.00) is hereby increased to two hundred ninety seven thousand five hundred and 00/100 dollars (\$297,500.00), an increase of sixty eight thousand and 00/100 dollars (\$68,000.00).

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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GRANTOR: MICHAEL A. LOPUSZYNSKI

MICHAEL A. LOPUSZYNSKI

GRANTOR: BARBARA J. LOPUSZYNSKI

BARBARA J. LOPUSZYNSKI

GRANTOR:

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GRANTOR:

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GRANTOR:

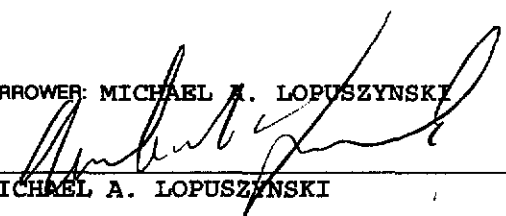
GRANTOR:



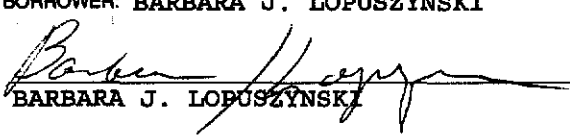
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BORROWER: MICHAEL A. LOPUSZYNSKI


MICHAEL A. LOPUSZYNSKI

BORROWER: BARBARA J. LOPUSZYNSKI


BARBARA J. LOPUSZYNSKI

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LENDER:

KeyBank National Association



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State of Washington
County of EAST KING

I certify that I know or have satisfactory evidence that MICHAEL A. LOPUSZYNSKI

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: 10-6-05

JOHN J. FALKER
Notary Public (Print Name)

Title

My appointment expires: 12-16-07

State of Washington
County of KING

I certify that I know or have satisfactory evidence that BARBARA J. LOPUSZYNSKI

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: 10-6-05

JOHN J. FALKER
Notary Public (Print Name)

Title

My appointment expires: 12-16-07

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)



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ACAPS # 051891750150C; ALS # 473101653581

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EXHIBIT A

LOT 5, BLOCK 6, "HOLIDAY HIDEAWAY NO. 1", AS PER PLAT
RECORDED IN VOLUME 8 OF PLATS, PAGE 36 THROUGH 42, RECORDS OF
SKAGIT COUNTY, WASHINGTON.

SITUATED IN THE COUNTY OF SKAGIT AND STATE OF WASHINGTON.

ABBRV. LEGAL:

LOT 5 BLK 6 HOLIDAY HIDEAWAY 1 VOL 8 PG 36

Permanent Parcel Number: 965967
MICHAEL A. LOPUSZYNSKI AND BARBARA J. LOPUSZYNSKI,
HUSBAND AND WIFE

7837 EVERGREEN LANE, ANACORTES WA 98221
Loan Reference Number : 051891750150C/473101653581
First American Order No: 7991409
Identifier: FIRST AMERICAN EQUITY LOAN DIVISION



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