



200610230113

Skagit County Auditor

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6 10:51AM

When recorded mail to:

FIRST AMERICAN TITLE INSURANCE
LENDERS ADVANTAGE
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
ATTN: FT1120

MODIFICATION AND EXTENSION 10505745
OF PROMISSORY NOTE/DEED OF TRUST

GRANTOR(S): DOUGLAS LENZ
DENISE LENZ
AKA DENISE M LENZ

HUSBAND
WIFE

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: S27 T33N R4E WM

(Additional legal description on page 2.)

ASSESSOR'S TAX PARCEL OR ACCOUNT NUMBER: P107996

REFERENCE NUMBERS OF DOCUMENTS MODIFIED AND EXTENDED: 200605050100

BORROWER	
DOUGLAS M. LENZ DENISE M. LENZ	
ADDRESS	
21881 EAGLE RIDGE LN MOUNT VERNON, WA 98274	
TELEPHONE NO.	IDENTIFICATION NO.

THIS MODIFICATION AND EXTENSION OF PROMISSORY NOTE/DEED OF TRUST, dated the 29th day of September 2006, 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 10, 2006, 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 one hundred thousand and 00/100 Dollars (\$ 100,000.00), 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, 2006 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 one hundred thousand and 00/100 dollars (\$100,000.00) is hereby increased to one hundred forty five thousand and 00/100 dollars (\$145,000.00), an increase of forty five thousand and 00/100 dollars (\$45,000.00).

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: DOUGLAS LENZ

Douglas Lenz
DOUGLAS LENZ

GRANTOR: DENISE LENZ

Denise Lenz
DENISE LENZ

GRANTOR:

GRANTOR:

GRANTOR:

GRANTOR:

GRANTOR:

GRANTOR:



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Skagit County Auditor

BORROWER: DOUGLAS M. LENZ

Douglas Lenz
DOUGLAS M. LENZ

BORROWER: DENISE M. LENZ

Denise M Lenz
DENISE M. LENZ

BORROWER:

BORROWER:

BORROWER:

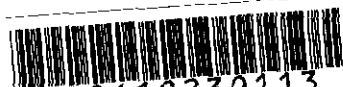
BORROWER:

BORROWER:

BORROWER:

LENDER:

KeyBank National Association

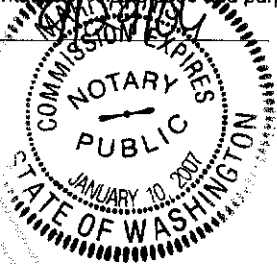


State of Washington
County of

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: 12/2/06



Notary Public (Print Name)

Title

My appointment expires: 4/10/07

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 of 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 of 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 # 062641117440C; ALS # 47310227364:

LPWA581E © John H. Harland Co. (12/08/98) (800) 937-3799



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EXHIBIT A

THE SOUTH 1/2 OF THE EAST 1/2 OF THE NORTHEAST 1/4 OF THE
NORTHEAST 1/2 OF SECTION 27, TOWNSHIP 33 NORTH, RANGE 4EAST,
W.M., ALSO BEING DESCRIBED AS LOT 3 OF SKAGIT COUNTY SHORT
PLAT NO. 94 050

SITUATED IN SKAGIT COUNTY AND STATE OF WASHINGTON.

ABBRV. LEGAL: LT 3 SP 94-050 S 1/2 E 1/2 NE 1/4 NE 1/4 SEC 27
T33N R4E

Permanent Parcel Number: P107996
DOUGLAS LENZ AND DENISE LENZ, HUSBAND AND WIFE

21881 EAGLE RIDGE LANE, MOUNT VERNON WA 98274
Loan Reference Number : 062641117440C
First American Order No: 10505745
Identifier: L/FIRST AMERICAN LENDERS ADVANTAGE

 LENZ
10505745

FIRST AMERICAN LENDERS ADVANTAGE
MODIFICATION AGREEMENT





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