



200610240112

Skagit County Auditor

When recorded mail to:

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6 11:50AM

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

MODIFICATION AND EXTENSION OF PROMISSORY NOTE/DEED OF TRUST

GRANTOR(S): SCOTT O. CURTIN
KRISTI L. CURTIN

HUSBAND
WIFE

10016809⁸

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:

Lat 1, Park Ridge Dr II, lot 15
Rgs. 187-188

(Additional legal description on page 2.)

ASSESSOR'S TAX PARCEL OR ACCOUNT NUMBER: P105881

REFERENCE NUMBERS OF DOCUMENTS MODIFIED AND EXTENDED: 200408090112

BORROWER	
SCOTT O. CURTIN KRISTI CURTIN	
ADDRESS	
506 S 38TH PL MOUNT VERNON, WA 98274	
TELEPHONE NO.	IDENTIFICATION NO.

THIS MODIFICATION AND EXTENSION OF PROMISSORY NOTE/DEED OF TRUST, dated the 28th 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 August 03, 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 forty six thousand five hundred and 00/100 Dollars (\$ 46,500.00), 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 August 09, 2004 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 forty six thousand five hundred and 00/100 dollars (\$46,500.00) is hereby increased to ninety nine thousand and 00/100 dollars (\$99,000.00), an increase of fifty two thousand five hundred and 00/100 dollars (\$52,500.00).

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.



BORROWER: SCOTT O. CURTIN

Scott O. Curtin
SCOTT O. CURTIN

BORROWER: KRISTI CURTIN

Kristi O. Curtin
KRISTI CURTIN

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BORROWER:

LENDER:

KeyBank National Association



GRANTOR: SCOTT O. CURTIN

Scott O. Curtin
SCOTT O. CURTIN

GRANTOR: KRISTI L. CURTIN

Kristi L. Curtin
KRISTI L. CURTIN

GRANTOR:

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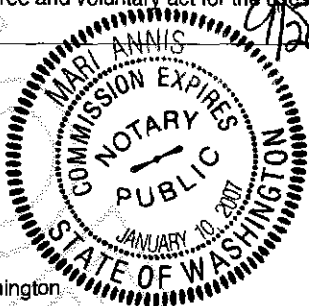


State of Washington
County of

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 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 # 061931633590C; ALS # 473102071530

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EXHIBIT A

LOT 1, PARK RIDGE DIVISION II, ACCORDING TO THE PLAT THEREOF,
RECORDED IN VOLUME 15 OF PLATS, PAGES 187 AND 188, RECORDS OF
SKAGIT COUNTY, WASHINGTON.

SITUATED IN THE COUNTY OF SKAGIT AND STATE OF WASHINGTON:

ABBRV. LEGAL:

LOT 1 PARK RIDGE DIV II VOL 15 PGS 187-188


Permanent Parcel Number: P105881
KRISTI L. CURTIN, A MARRIED WOMAN

506 SOUTH 38TH PLACE, MOUNT VERNON WA 98274
Loan Reference Number : 061931633590C
First American Order No: 10016809
Identifier: FIRST AMERICAN LENDERS ADVANTAGE

 CURTIN
10016809

FIRST AMERICAN LENDERS ADVANTAGE
MODIFICATION AGREEMENT




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