

When recorded mail to: FIRST AMERICAN TITLE INSURANCE *VIENDERS ADVANTAGE* 1100 SUPERIOR AVENUE, SUITE 200 CLEVELAND, OHIO 44114 ATTN: FT1120

# MODIFICATION AND EXTENSION OF PROMISSORY NOTE/DEED OF TRUST

GRANTOR(S): TED T. BIRINGER HTTA THEODORE T. BIRINGER DONNA R. BIRINGER

HUSBAND

WIFE

First American Equity Loan Services, Inc. 10917180

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: PTN GL 4 SEC 2 T34N RIE WM PTN LOTI SP 17-75 BK I PG 36

(Additional legal description on page 2.)
ASSESSOR'S TAX PARCEL OR ACCOUNT NUMBER: P103647
REFERENCE NUMBERS OF DOCUMENTS MODIFIED AND EXTENDED: 200506200089

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	AODRESS
12232 ABBOTT LN ANACORTES, WA 9822 TELEPHONE NO.	
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THIS MODIFICATION AND EXTENSION OF PROMISSORY NOTE/	DEED OF TRUST, dated the 11th day of
December 2006 , is executed by and between the parties in	dentified above and
KeyBank National Association	
4910 Tiedeman Road, Suite B, Brooklyn, Ohio	44144
	("Lender").
A.On May 04, 2005	_, Lender made a loan ("Loan") to Borrower evidenced by
Borrower's promissory note or agreement ("Note") payable to Lender in the	
fifty thousand and 00/100	Dollars
\$ <u>50,000.00</u> ), 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 June 20, 2005 in Book at Page	in the Auditor's Office of
SKAGIT County, Washington. The Note and Deed	d of Trust and any other related documents are hereafter
cumulatively referred to as the "Loan Documents".	The state of the s
3. 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, ar	nd the Deed of Trust is modified accordingly. The parties
acknowledge and agree that, as of	
vas \$	, and the accrued and unpaid interest on that date was
The new repayment terms are as follo	ws:

#### 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 fifty nine thousand five hundred and 00/100 dollars (\$59,500.00), an increase of nine thousand five hundred and 00/100 dollars (\$9,500.00).

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 <u>SKAGIT</u> of Washington:

., State

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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KeyBank National Association

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County of Start	
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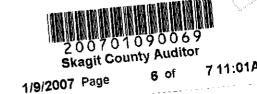
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#### EXHIBIT A

THAT PORTION OF GOVERNMENT LOT 4, SECTION 2, TOWNSHIP 34 NORTH, RANGE 1 EAST OF THE WILLAMETTE MERIDIAN, AND A PORTION OF LOT 1 OF SHORT PLAT NO. 17-75, RECORDS IN BOOK 1 OF SHORT PLATS, AT PAGE 36, RECORDS OF SKAGIT COUNTY, WASHINGTON, DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTH QUARTER CORNER OF SAID SECTION 2; THENCE SOUTH 0 DEGREES 14 MINUTES WEST 723.29 FEET TO THE NORTHWEST CORNER OF LOT 4 OF SAID SHORT PLAT NO. 17-75; THENCE SOUTH 87 DEGREES 44 MINUTES WEST ALONG THE NORTH LINE OF SAID SHORT PLAT A DISTANCE OF 1,326.18 FEET TO THE NORTHWEST CORNER OF LOT 1 OF SAID SHORT PLAT, BEING THE TRUE POINT OF BEGINNING; THENCE CONTINUING SOUTH 87 DEGREES 44 MINUTES WEST, A DISTANCE OF 367.81 FEET TO THE EASTERLY RIGHT OF WAY LINE OF A 40 FOOT WIDE COUNTY RIGHT OF WAY AS SHOWN ON THE PLAT OF RANCHO SAN JUAN DEL MAR, DIVISION II, AS PER PLAT FILED IN VOLUME 5 OF PLATS AT PAGE 30, RECORDS OF SKAGIT COUNTY, WASHINGTON; THENCE SOUTH O DEGREES 14 MINUTES WEST ALONG SAID EASTERLY RIGHT OF WAY LINE, A DISTANCE OF 240.00 FEET: THENCE NORTH 87 DEGREES 44 MINUTES EAST, A DISTANCE OF 150.00 FEET; THENCE SOUTH 35 DEGREES 11 MINUTES 17 SECONDS EAST 245.37 FEET; THENCE SOUTH 42 DEGREES 27 MINUTES 38 SECONDS EAST, A DISTANCE OF 332.77 FEET TO THE POINT ON THE WESTERLY RIGHT OF WAY LINE TO THE ROSARIO / HAVEKOST ROAD; THENCE NORTH 41 DEGREES 27 MINUTES 35 SECONDS EAST ALONG SAID RIGHT OF WAY LINE A DISTANCE OF 240.00 FEET TO THE SOUTH LINE OF MARINE DRIVE; THENCE NORTH 48 DEGREES 03 MINUTES 22 SECONDS WEST, A DISTANCE OF 52.66 FEET TO THE BEGINNING OF A CURVE TO THE RIGHT, HAVING A RADIUS OF 602.96 FEET; THENCE ALONG THE ARC OF SAID CURVE THROUGH A CENTRAL ANGLE OF 29 DEGREES 47 MINUTES 00 SECONDS, A DISTANCE OF 313.43 FEET; THENCE NORTH 18 DEGREES 15 MINUTES 22 SECONDS WEST A DISTANCE OF 232.54 FEET TO THE NORTH LINE OF SHORT PLAT NO. 17-75; THENCE SOUTH 87 DEGREES 44 MINUTES WEST, A DISTANCE OF

10917180



#### EXHIBIT A (continued)

25.11 FEET TO THE TRUE POINT OF BEGINNING.

SITUATED IN THE COUNTY OF SKAGIT AND STATE OF WASHINGTON.

ABBRV. LEGAL:

PTN GL 4 SEC 2 T34N RIE WM PTN LOT 1 SP 17-75 BK 1 PG 36

Permanent Parcel Number: P103647 THEODORE T. BIRINGER AND DONNA R. BIRINGER, HUSBAND AND WIFE

12232 ABBOTT LANE, ANACORTES WA 98221 Loan Reference Number : 063311142380C First American Order No: 10917180

Identifier: L/FIRST AMERICAN LENDERS ADVANTAGE

BIRINGER

FIRST AMERICAN LENDERS ADVANTAGE MODIFICATION AGREEMENT

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