



200706150059

Skagit County Auditor

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6 11:20AM

When recorded mail to:

FIRST AMERICAN TITLE INSURANCE
LENDERS ADVANTAGE
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
ATTN: FTI120

MODIFICATION AND EXTENSION OF PROMISSORY NOTE/DEED OF TRUST

GRANTOR(S): KELLY A. STILWELL

UNMARRIED

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:

*Lot 55, Plat F, Spring Meadows Div II
Vol 17, Pg 75-76
See Exhibit A*

(Additional legal description on page 2)
ASSESSOR'S TAX PARCEL OR ACCOUNT NUMBER: P116089

REFERENCE NUMBERS OF DOCUMENTS MODIFIED AND EXTENDED: 200507280139

BORROWER	
KELLY A. STILWELL	
ADDRESS	
433 SPRING LN SEDRO WOOLLEY, WA 98284	
TELEPHONE NO.	IDENTIFICATION NO.

12267502

THIS MODIFICATION AND EXTENSION OF PROMISSORY NOTE/DEED OF TRUST, dated the 23rd day of May 2007, is executed by and between the parties identified above and KeyBank National Association
4910 Tiedeman Road, Suite B, Brooklyn, Ohio 44144
("Lender").

A. On June 24, 2005, 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 thirty four thousand five hundred and 00/100 Dollars (\$ 34,500.00), 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 July 28, 2005 in Book _____ at Page _____ 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:

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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 thirty four thousand five hundred and 00/100 dollars (\$34,500.00) is hereby increased to one hundred thousand and 00/100 dollars (\$100,000.00), an increase of sixty five thousand five hundred and 00/100 dollars (\$65,500.00).

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.



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GRANTOR: KELLY A. STILWELL

Kelly A. Stilwell
KELLY A. STILWELL

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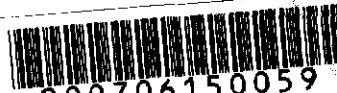
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LENDER:

KeyBank National Association



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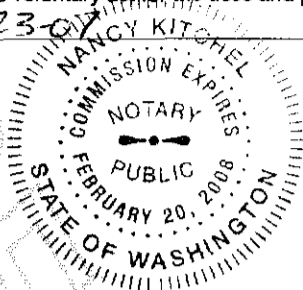
State of Washington

County of Island

I certify that I know or have satisfactory evidence that Kelly A Stilwell

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: 5-23-07



Notary Public (Print Name) Nancy Kitchel

Title Notary Public

My appointment expires: 2-20-08

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 _____ 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 # 071381455430C; ALS # 473102185337

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EXHIBIT A

LOT 55 "PLAT OF SPRING MEADOWS DIVISION II" AS PER PLAT
RECORDED IN VOLUME 17 OF PLATS PAGES 75 AND 76 RECORDS OF
SKAGIT COUNTY WASHINGTON.


SITUATED IN THE COUNTY SKAGIT OF AND STATE OF WASHINGTON.

ABBRV. LEGAL:

LOT 55 PLAT F SPRING MEADOWS DIV II VOL 17 PG 75-76

Permanent Parcel Number: P116089
KELLY STILWELL, A SINGLE PERSON,
AS HER SEPERATE ESTATE

433 SPRING LANE, SEDRO WOOLLEY WA 98284
Loan Reference Number : 20668039/071381455430C
First American Order No: 12267502
Identifier: L/FIRST AMERICAN LENDERS ADVANTAGE

 STILWELL
12267502

WA

FIRST AMERICAN LENDERS ADVANTAGE
MODIFICATION AGREEMENT



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