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When Recorded Return to:
KeyBank National Association
P.O. Box 16430
Boise, ID 83715
(360) 755-9045

## MODIFICATION AND EXTENSION OF PROMISSORY NOTE/DEED OF TRUST

GRANTOR(S): JAMES A DARLAND \*
REBECCA DARLAND \*

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:

N 134 FT SW 1/4 NW 1/4 SW 1/4 SEC 12 T34N R3E WM

(Additional legal description on page 2.)

ASSESSOR'S TAX PARCEL OR ACCOUNT NUMBER: P21658

REFERENCE NUMBERS OF DOCUMENTS MODIFIED AND EXTENDED: 200506210145

BORROWER

JAMES A. DARLAND

REBECCA DARLAND

ADDRESS

13641 AVON ALLEN RD
MOUNT VERNON, WA 98273
TELEPHONE NO. IDENTIFICATION NO.

THIS MODIFICATION AND EXTENSION OF PROMISSORY NOTE/E	
November 2007 , is executed by and between the parties in	entified above and
KeyBank National Association	<del></del>
4910 Tiedeman Road, Suite B, Brooklyn, Ohio	44144
	("Lender").
A. On May 16, 2005	, Lender made a loan ("Loan") to Borrower evidenced by
Borrower's promissory note or agreement ("Note") payable to Lender in the	ne original principal amount of
seventy two thousand and 00/100	Dollars
(\$ 72,000.00 ), which Note	s secured by a deed of trust ("Deed of Trust") executed
by Grantor for the benefit of Lender and encumbering the real property o	lescribed on Schedule A below ("Property") and recorded
on <u>June 21, 2005</u> in Book <u>N/A</u> at Page <u>N</u> /	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, an	d 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 follo	

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 seventy two thousand and 00/100 dollars (\$72,000.00) is hereby increased to one hundred seven thousand and 00/100 dollars (\$107,000.00), an increase of thirty five thousand and 00/100 dollars (\$35,000.00).

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 <u>SKAGIT</u> of <u>Washington</u>:

, 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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BORROWER: REBECCA DARLAND			
REBECCA BORROWER:	DARLAND *  # AKA REBECCA S. DARLAND		
BORROWER:			
BORROWER			
LENDER:			



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GR	ANTOR: JAMES A. DARLAND
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//5	AMES A. DARLAND
GR	ANTOR: REBECCA S. DARLAND
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Dated: 11-13-07	Angil L. Stockman
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ACAPS # 073061444220C; ALS # 473102170

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



## EXHIBIT A

THE NORTH 134 FEET OF THE SOUTHWEST 1/4 OF THE NORTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 12, TOWNSHIP 34 NORTH, RANGE 3 EAST WILLAMETTE MERIDIAN, EXCEPT THE WEST 30 FEET THEREOF FOR ROAD PURPOSES.

SITUATED IN THE COUNTY OF SKAGIT AND STATE OF WASHINGTON.

ABBRV. LEGAL:

N 134 FT SW 1/4 NW 1/4 SW 1/4 SEC 12 T34N R3E WM

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO JAMES A. DARLAND AND REBECCA S. DARLAND, HUSBAND AND WIFE FROM KENDALL D. GENTRY AND NANCY F. GENTRY, HUSBAND AND WIFE DEED DATED JULY 7, 1986 AND RECORDED JULY 15, 1986 IN VOLUME 657, PAGE 143 IN THE LAND RECORDS OF SKAGIT COUNTY. WASHINGTON.

Permanent Parcel Number: P21658 JAMES A. DARLAND AND REBECCA S. DARLAND. HUSBAND AND WIFE

13641 AVON ALLEN ROAD, MOUNT VERNON WA 98273 Loan Reference Number : 24747066/073061444220C First American Order No: 13492740 Identifier: L/FIRST AMERICAN LENDERS ADVANTAGE

|||||||||||||||||||||||||DARLAND 13492740 WA FIRST AMERICAN LENDERS ADVANTAGE MODIFICATION AGREEMENT

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

**Skagit County Auditor** 

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