



200803280078
Skagit County Auditor

3/28/2008 Page 1 of 7 11:24AM

When recorded mail to:
FIRST AMERICAN TITLE INSURANCE
LENDERS ADVANTAGE
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
ATTN: FTH20

MODIFICATION AND EXTENSION OF PROMISSORY NOTE/DEED OF TRUST

GRANTOR(S): RYAN ZEBOLD ~~MARRIED~~

MARRIED MAN AS HIS SEPARATE ESTATE

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 SEC. 26, T36N, R3E, WM

(Additional legal description on page 2.)

ASSESSOR'S TAX PARCEL OR ACCOUNT NUMBER: P48347

REFERENCE NUMBERS OF DOCUMENTS MODIFIED AND EXTENDED:

BORROWER	
RYAN ZEBOLD	
14221949	
ADDRESS	
4487 COLONY MOUNTAIN DR BOW, WA 98232	
TELEPHONE NO.	IDENTIFICATION NO.

THIS MODIFICATION AND EXTENSION OF PROMISSORY NOTE/DEED OF TRUST, dated the 17th day of March 2008, is executed by and between the parties identified above and

KeyBank National Association
4910 Tiedeman Road, Suite B, Brooklyn, OH 44144 ("Lender").

A. On November 01, 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 twenty eight thousand and 00/100 Dollars (\$ 28,000.00), 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 November 12, 2004 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:

20041120202

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 twenty eight thousand and 00/100 dollars (\$28,000.00) is hereby increased to sixty six thousand and 00/100 dollars (\$66,000.00), an increase of thirty eight thousand and 00/100 dollars (\$38,000.00).

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

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: RYAN ZEBOLD

Ryan Zebold

RYAN ZEBOLD

BORROWER:

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BORROWER:

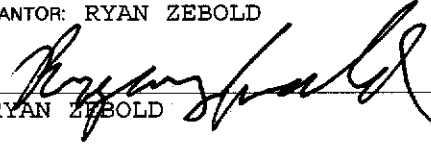
LENDER:

KeyBank National Association

UNOFFICIAL DOCUMENT



GRANTOR: RYAN ZEBOLD



RYAN ZEBOLD

GRANTOR:

GRANTOR:

GRANTOR:

GRANTOR:

GRANTOR:

GRANTOR:

GRANTOR:



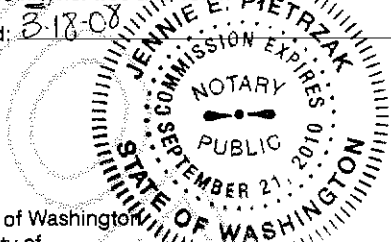
State of Washington
County of Whatcom

I certify that I know or have satisfactory evidence that Ryan Zebald

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: 3-18-08

Jennie E. Jetrzak
Notary Public (Print Name)
Notary
Title
My appointment expires: Sept 21, 2010



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 # 080631726340C; ALS # 473102105501

KBWA581E © Harland Financial Solutions, Inc. (1/7/08) (800) 937-3799



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EXHIBIT A

A TRACT OF LAND IN SECTION 26, TOWNSHIP 36 NORTH, RANGE 3 EAST OF THE WILLAMETTE MERIDIAN, SKAGIT COUNTY, WASHINGTON, DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHWEST CORNER OF THE NORTH HALF OF THE NORTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 26; THENCE NORTH 00 DEGREES 15 MINUTES 29 SECONDS EAST ALONG THE WESTERLY LINE OF SAID SECTION 26, A DISTANCE OF 653.60 FEET; THENCE NORTH 64 DEGREES 10 MINUTES 00 SECONDS EAST, 328.46 FEET; THENCE SOUTH 00 DEGREES 15 MINUTES 29 SECONDS WEST, 7995.14 FEET TO THE SOUTHERLY LINE OF THE SAID NORTH HALF; THENCE SOUTH 89 DEGREES 41 MINUTES 30 SECONDS WEST ALONG SAID SOUTHERLY LINE, 295.00 FEET TO THE POINT OF BEGINNING; EXCEPT THAT PORTION, IF ANY, LYING WITHIN THAT CERTAIN 60 FOOT WIDE COUNTY ROAD AS CONVEYED TO SKAGIT COUNTY BY DEED RECORDED UNDER AUDITOR'S FILE NUMBER 705711, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATED IN THE COUNTY OF SKAGIT AND THE STATE OF WASHINGTON:

ABBRV LEGAL

PTN SEC 26, T36N, R3E, WM

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO RYAN ZEBOLD, A MARRIED MAN, AS HER SEPARATE ESTATE FROM D. PATRICK RIGGS, A/K/A DANNY R. RIGGS, A/K/A DANI P. RIGGS AND ANNE RIGGS, HUSBAND AND WIFE BY DEED DATED 06/08/04 AND RECORDED 06/09/04 IN INSTRUMENT NO. 200406090114, PAGE N/A IN THE LAND RECORDS OF SKAGIT COUNTY, WASHINGTON.

Permanent Parcel Number: P48347

RYAN ZEBOLD, A MARRIED MAN, AS HIS SEPARATE ESTATE

14221949



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EXHIBIT A
(continued)

4487 COLONY MOUNTAIN DRIVE, BOW WA 98232
Loan Reference Number : 27568741/080631726340C
First American Order No: 14221949
Identifier: L/FIRST AMERICAN LENDERS ADVANTAGE

 ZEBOLD
14221949

WA

FIRST AMERICAN ELS
MODIFICATION AGREEMENT



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