



200804180125  
Skagit County Auditor

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When recorded mail to:  
**FIRST AMERICAN TITLE INSURANCE**  
**LENDERS ADVANTAGE**  
**1100 SUPERIOR AVENUE, SUITE 200**  
**CLEVELAND, OHIO 44114**  
**ATTN: FT120**

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

GRANTOR(S): LUISA P. CARPENTER

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 23 Blk H Cape Horn on The Skagit  
Div 2 Vol 9 Pg 14-A

(Additional legal description on page 2.)

ASSESSOR'S TAX PARCEL OR ACCOUNT NUMBER: P63259

REFERENCE NUMBERS OF DOCUMENTS MODIFIED AND EXTENDED:

BORROWER	
LUISA P. CARPENTER	
14484215	
ADDRESS	
42032 N SHORE LN CONCRETE, WA 98237	
TELEPHONE NO.	IDENTIFICATION NO.

THIS MODIFICATION AND EXTENSION OF PROMISSORY NOTE/DEED OF TRUST, dated the 8th day of April 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 March 13, 2002, 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 fifty thousand and 00/100 Dollars

(\$ 50,000.00), 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 March 25, 2002 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:

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 one hundred thousand and 00/100 dollars (\$100,000.00), an increase of fifty thousand and 00/100 dollars (\$50,000.00).

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**

GRANTOR: LUISA P. CARPENTER

*Luisa P. Carpenter*  
\_\_\_\_\_  
LUISA P. CARPENTER

GRANTOR:

\_\_\_\_\_

GRANTOR:

\_\_\_\_\_

GRANTOR:

\_\_\_\_\_

GRANTOR:

\_\_\_\_\_

GRANTOR:

\_\_\_\_\_

GRANTOR:

\_\_\_\_\_

GRANTOR:

\_\_\_\_\_



BORROWER: LUISA P. CARPENTER

Luisa P. Carpenter  
LUISA P. CARPENTER

BORROWER:

BORROWER:

BORROWER:

BORROWER:

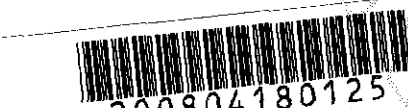
BORROWER:

BORROWER:

BORROWER:

LENDER:

KeyBank National Association



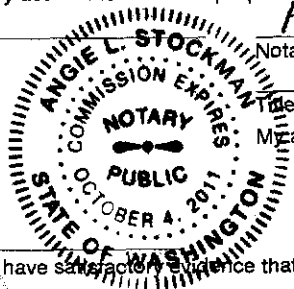
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State of Washington Skagit  
County of \_\_\_\_\_

I certify that I know or have satisfactory evidence that Luisa P. Carpenter

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: 4-8-08



Angie L. Stockman  
Notary Public (Print Name)

Notary  
My appointment expires: 10/4/11

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)

ACAPS # 080941630340C; ALS # 473101648567

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EXHIBIT A

LOT 23, BLOCK "H", "CAPE HORN ON THE SKAGIT, DIVISION NO. 2",  
AS PER PLAT RECORDED IN VOLUME 9 OF PLATS AT PAGE 14 THROUGH  
19, IN THE RECORDS OF SKAGIT COUNTY, STATE OF WASHINGTON.

SITUATED IN THE COUNTY OF SKAGIT AND STATE OF WASHINGTON.


ABBRV. LEGAL:

LOT 23 BLK H CAPE HORN ON THE SKAGIT DIV 2 VOL 9 PG 14-19

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO LUISA PINEDA  
CARPENTER FROM LUISA PINEDA CARPENTER BY DEED DATED  
DECEMBER 13, 2000 AND RECORDED JANUARY 31, 2001 IN INSTRUMENT  
200101310070, PAGE N/A IN THE LAND RECORDS OF SKAGIT COUNTY,  
WASHINGTON.

Permanent Parcel Number: P63259  
LUISA PINEDA CARPENTER

42032 NORTH SHORE LANE, CONCRETE WA 98237  
Loan Reference Number : 28275649/080941630340C  
First American Order No: 14484215  
Identifier: FIRST AMERICAN LENDERS ADVANTAGE

 CARPENTER  
14484215

WA

FIRST AMERICAN ELS  
MODIFICATION AGREEMENT



  
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