

6/27/2008 Page

1 of 612:19PM

WHEN RECORDED RETURN TO: Equity Loan Services, Inc. 1100 Superior Ave., Ste. 200 Cleveland, OH 44114 National Recording - FACT

MODIFICATION AND EXTENSION OF PROMISSORY NOTE/DEED OF TRUST

GRANTOR(S): STEPHEN D. MYERS JOANNE L. MYERS

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: UNIT & CEDIMS Condo R'S 20030 1200070

CRARS CORPO, LOTS VOL 16 PGS 214-219 PTN SE 1/4 SE ASSESSOR'S TAX PARCEL OR ACCOUNT NUMBER: P112569

REFERENCE NUMBERS OF DOCUMENTS MODIFIED AND EXTENDED:

STEPHEN D. MYERS JOANNE L. MYERS ADDRESS 1027 FIDALGO DR BURLINGTON, WA 98233	8)	ORROWER
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BURLINGTON, WA 98233	\$ 9,5 0,000 Lead about the state and a read of the control of the	ADDRESS
ELEPHONE NO.		3 IDENTIFICATION NO.

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THIS MODIFICATION AND EXTENSION OF PROMISSORY NOTE/DEED OF TRUST, dated the 19th day of June 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 May 07, 2007 , 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
(\$ 60,000.00), 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 May 29, 2007 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 toat 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 sixty thousand and 00/100 dollars (\$60,000.00) is hereby increased to one hundred thousand and 00/100 dollars (\$100,000.00), an increase of forty thousand and 00/100 dollars (\$40,000.00).

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 Exh.bir

SCHEDULE B

200806270141 Skagit County Auditor

6/27/2008 Page

2 of

6 12:19PM

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ACAPS #: 081681024530C

200806270141 Skagit County Auditor

6/27/2008 Page

5 of

6 12:19PM

EXHIBIT A

UNIT 8, THE CEDARS, A CONDOMINIUM, ACCORDING TO 6TH AMENDED DECLARATION THEREOF RECORDED UNDER AUDITOR'S FILE NO. 200302200070 AND AMENDED SURVEY MAP AND PLANS THEREOF RECORDED IN VOLUME 16 OF PLATS, PAGES 214 THROUGH 219, RECORDS OF SKAGIT COUNTY, WASHINGTON; BEING A PORTION OF THE SOUTHEAST QUARTER OF SECTION 5, TOWNSHIP 34 NORTH, RANGE 4 EAST OF THE WILLAMETTE MERIDIAN.

SITUATED IN THE COUNTY OF SKAGIT AND STATE OF WASHINGTON.

ABBRV. LEGAL:

UNIT 8 THE CEDARS CONDO A'S 200302200070 VOL 16 PGS 214-219 PTN SE 1/4 SE 1/4 SEC 5 T34N R4E WM

Permanent Parcel Number: P112569 STEPHEN D. MYERS AND JOANNE L. MYERS, HUSBAND AND WIFE

1027 FIDALGO DRIVE, BURLINGTON WA 98233 Loan Reference Number : 29810489/081681024530C First American Order No: 37850708 Identifier: L/FIRST AMERICAN LENDERS ADVANTAGE

37850708 WA
FIRST AMERICAN ELS
MODIFICATION AGREEMENT

200806270141 Skagit County Auditor

6/27/2008 Page

8 of

6 12:19PM