

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 one hundred fifty thousand and 00/100 dollars (\$150,000.00) is hereby increased to three hundred nineteen thousand five hundred and 00/100 dollars (\$319,500.00), an increase of one hundred sixty nine thousand five hundred and 00/100 dollars (\$169,500.00).

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



UNOFFICIAL DOCUMENT

GRANTOR:

JOEL W. BAKER JR

Joel W Baker Jr

GRANTOR:

KATHLEEN F. RITZ

Kathleen F Ritz

GRANTOR:

GRANTOR:

GRANTOR:

GRANTOR:

GRANTOR:

GRANTOR:



UNOFFICIAL DOCUMENT

BORROWER:

Joel W Baker Jr

JOEL W. BAKER JR

BORROWER:

Kathleen F Ritz

KATHLEEN F. RITZ

BORROWER:

BORROWER:

BORROWER:

BORROWER:

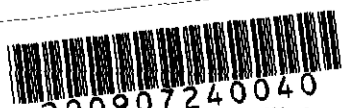
BORROWER:

BORROWER:

LENDER:


KeyBank National Association

x




State of Washington
County of Skagit
I certify that I know or have satisfactory evidence that Joel W. Baker Jr.

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: 7-13-09

Notary Public Angie L. Stockman / Angie L. Stockman
Title Notary
My appointment expires: 10-4-11

State of Washington
County of Skagit
I certify that I know or have satisfactory evidence that Kathleen F Ritz

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: 7-13-09

Notary Public Angie L. Stockman / Angie L. Stockman
Title Notary
My appointment expires: 10-4-11

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 _____
(Seal or Stamp) _____
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 _____
(Seal or Stamp) _____
Title _____
My appointment expires: _____

ACAPS #: 091391634210C

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200907240040
Skagit County Auditor

ADDENDUM A

THAT CERTAIN REAL PROPERTY LOCATED IN SKAGIT COUNTY,
WASHINGTON AND LEGALLY DESCRIBED AS FOLLOWS:

LOT 5, "COUNTRY CLUB ADDITION NO. 5," ACCORDING TO THE PLAT
THEREOF RECORDED IN VOLUME 11 OF PLATS, PAGES 32 AND 33, RECORDS
OF SKAGIT COUNTY, WASHINGTON.

ABBRV LEGAL: LOT 5, COUNTRY CLUB ADDITION NO. 5, VOL 11, PG 32 AND
33

TAX PARCEL ID # 4333-000-005-0005



200907240040
Skagit County Auditor