



200911300147

Skagit County Auditor

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POOR ORIGINAL



RAMSEY, CHAD

Record and Return To:  
Fiserv Lending Solutions  
Fiserv - P.O. BOX 2590  
Chicago, IL 60690

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

GRANTOR(S): CHAD RAMSEY, MARRIED  
HTTA CHAD E. RAMSEY  
LADAWN RAMSEY, MARRIED  
HTTA LADAWN M. MCCOY

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:  
TRACT 4, SKAGIT COUNTY SP NO. 94-79, AUDITORS FILE NO.  
7909060005, VOL. 3, PG. 175  
(Additional legal description on page 2.)

ASSESSOR'S TAX PARCEL OR ACCOUNT NUMBER: 360420-2-002-2109

REFERENCE NUMBERS OF DOCUMENTS MODIFIED AND EXTENDED:

BORROWER	
CHAD RAMSEY LADAWN RAMSEY	
ADDRESS	
3062 OLD HWY 99 N RD BURLINGTON, WA 98233	
TELEPHONE NO.	IDENTIFICATION NO.

THIS MODIFICATION AND EXTENSION OF PROMISSORY NOTE/DEED OF TRUST, dated the 18th day of November 2009, is executed by and between the parties identified above and

KeyBank National Association

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

A. On June 15, 2005, 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 nine thousand five hundred and 00/100 Dollars (\$ 29,500.00), 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 July 19, 2005 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". \* Instrument # 200507190159

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 twenty nine thousand five hundred and 00/100 dollars (\$29,500.00) is hereby increased to seventy two thousand and 00/100 dollars (\$72,000.00), an increase of forty two thousand five hundred and 00/100 dollars (\$42,500.00).

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**

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:

  
CHAD RAMSEY

BORROWER:

  
LADAWN RAMSEY

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BORROWER:

LENDER:

KeyBank National Association



GRANTOR:

  
CHAD RAMSEY

GRANTOR:

  
HTTA CHAD L. RAMSEY

GRANTOR:

  
LADAWN RAMSEY

GRANTOR:

  
HTTA LADAWN M. MCCOY

GRANTOR:

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GRANTOR:



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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:

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:

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:

(Seal or Stamp)

Notary Public

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:

(Seal or Stamp)

Notary Public

Title

My appointment expires:

ACAPS #: 093021320200C

KBWA581E © Harland Financial Solutions, Inc. (9/5/08) (800) 937-3789



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## ADDENDUM A

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON:

TRACT 4 OF SKAGIT COUNTY SHORT PLAT NO. 94-79, APPROVED AUGUST 30, 1979, RECORDED IN SEPTEMBER 6, 1979, UNDER AUDITOR'S FILE NO. 7909060005, IN VOLUME 3 OF SHORT PLATS, PAGE 175, BEING A PORTION OF THE NORTH 1/2 OF THE NORTHWEST 1/4 OF SECTION 20, TOWNSHIP 36 NORTH, RANGE 4 EAST, W.M., AND OF THE SOUTH 1/2 OF THE SOUTHWEST 1/4 OF SECTION 17, TOWNSHIP 36 NORTH, RANGE 3 EAST, W.M.

ABBRV LEGAL: TRACT 4, SKAGIT COUNTY SP NO. 94-79, AUDITOR'S FILE NO. 7909060005, VOL. 3, PG. 175

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