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# POOR ORIGINAL



RAMSEY, CHAD

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

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

GRANTOR(S): CHAD RAMSEY, MARRIED HTTA CHAD L. 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	
November 2009 , is executed by and between the par	ties identified above and
KeyBank National Association	<u></u>
4910 Tiedeman Road, Suite B, Brooklyn, OH 44144 ("Le	ender"),
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	Dolfars
(\$ 29,500.00 ), which Note is secured by a deed of	rust ("Deed of Trust") executed by Grantor
for the benefit of Lender and encumbering the real property described on Sched July 19, 2005 in Book * at Page in	ule A below ("Property") and recorded on
SKAGIT County, Washington. The Note and Deed of Trus	st 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:	
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 De	eed 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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#### 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, SKÄGÍT COUNTY SP NO. 94-79, AUDITOR'S FILE NO. 7909060005, VOL. 3, PG. 175

PARCEL ID# 360420-2-002-2109

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