

WHEN RECORDED RETURN TO:

KEYBANK NATIONAL ASSOCIATION
PO BOX 16430
BOISE ID 83715



200911300265

Skagit County Auditor

11/30/2009 Page 1 of 3 3:19PM

Chicago Title Insurance Company

425 Commercial Street – Mount Vernon, Washington 98273

620006718

DOCUMENT TITLE(s)

1. **MODIFICATION AGREEMENT**

2.

3.

REFERENCE NUMBER(s) OF DOCUMENTS ASSIGNED OR RELEASED:

200712030168

☐ Additional numbers on page _____ of the document

GRANTOR(s):

1. **KATHLEEN HOBBS**

2.

3.

☐ Additional names on page _____ of the document

GRANTEE(s):

1. **KEYBANK NATIONAL ASSOCIATION**

2.

3.

☐ Additional names on page _____ of the document

ABBREVIATED LEGAL DESCRIPTION:

N/A

☐ Complete legal description is on page _____ of the document

ASSESSOR'S PROPERTY TAX PARCEL ACCOUNT NUMBER(s):

N/A

☐ (sign only if applicable) I am requesting an emergency nonstandard recording for an additional fee as provided in RCW 36.18.010. I understand that the recording processing requirements may cover up or otherwise obscure some part of the text of the original document.

Signature _____

This cover sheet is for the County Recorder's indexing purposes only.
The Recorder will rely on the information provided on the form and will not read the document to verify the accuracy or completeness of the indexing information provided herein.

Modification of Home Equity Agreement and Mortgage/Deed
of Trust Modification Agreement

Account No. 093091608210

This Modification of Home Equity Agreement and Mortgage/Deed of Trust dated November is executed and delivered by the customer(s) signing below ("you") to Key Bank National Association ("Bank").

This Modification is to the Home Equity Agreement ("Agreement") you gave Bank dated October 30, 2007, in the principal amount of \$25,000.00 ("Original Credit Line"). The Agreement is secured by a Mortgage/Deed of Trust dated October 30, 2007, recorded in Book/Liber 200712030168, Page NA in the records of the Recorder of Skagit County, Washington ("Security Instrument"), which Security Instrument was originally given as security for the Original Credit Line.

The Agreement is modified to decrease the Original Credit Line to a principal line amount of \$18,500.00. The parties agree that the decrease is to both (i) the principal sum of the indebtedness secured by the Security Instrument and (ii) the maximum amount of obligatory loan advances provided for in the Agreement. All other terms and conditions of the Agreement will remain in full force and effect and shall apply to the additional principal amount, if applicable.

This Modification does not constitute a waiver or novation of the Agreement, Security Instrument or their terms and shall not adversely affect the validity or lien priority of the Mortgage/Deed of Trust or any other mortgage or other instrument executed and delivered as security for the indebtedness now evidenced by this Modification, which mortgage liens and/or security interests are hereby agreed to be continued in full force and effect.

Signed and acknowledged in the presence of: Michael Fredlund + Stacie Oakes

X Kathleen Hobbs
Kathleen Hobbs

[Signature]
(Witness Signature)

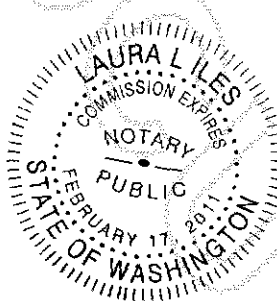
X _____
[Signature]
(Witness Signature)

* KeyBank National Association acknowledges Modification to decrease line to \$18,500.00.

X Kim L. Junod
Kim L. Junod, Assistant Vice President

This instrument was prepared by: KeyBank National Association

State of Washington,
County of Skagit, SS:



On the 24th day of Nov, 2009, before me, the undersigned, personally appeared Kathleen Hobbs, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to within instrument and acknowledged to me that she execute the same in her capacity and that by her signature on the instrument, the individual or the person upon behalf of which the individual acted executed the instrument.

Laura L. Iles
Notary Public



200911300265
Skagit County Auditor

CORPORATE ACKNOWLEDGMENT

STATE OF OHIO)
COUNTY OF STARK)

Before me, a Notary Public in and for the said County and State, personally appeared

Kim L. Junod, Assistant Vice President of **KEYBANK NATIONAL ASSOCIATION**, the corporation which executed the foregoing instrument who acknowledged that they did sign the foregoing instrument for and on behalf of said corporation, being thereunto duly authorized, and that the same is the free act and deed individually and as such officers and free act of deed of said corporation.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Canton, Ohio, this the 18 day of November, 2009.



VELMA T. MOORE-PRUITT
Notary Public, State of Ohio
My Commission Expires
June 29, 2014

Velma T. Moore-Pruitt
Notary Public

My commission expires: 6-29-2014

THIS INSTRUMENT PREPARED BY: **KEYBANK NATIONAL ASSOCIATION**



200911300265
Skagit County Auditor