

**WHEN RECORDED RETURN TO:**

Land Title and Escrow  
P.O. Box 445  
Burlington, WA 98233



201008020092  
Skagit County Auditor

8/2/2010 Page

1 of

3 11:47AM

136833-0e

LAND TITLE OF SKAGIT COUNTY

**DOCUMENT TITLE(S):**

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

**REFERENCE NUMBER(S) OF DOCUMENTS ASSIGNED OR RELEASED:**

200606090117

**GRANTOR:**

Brian D. and Kristia J. Poppe

**GRANTEES:**

Key Bank National Association

**ABBREVIATED LEGAL DESCRIPTION:**

Lot 8, Bay Hill Village Div. II.

**TAX PARCEL NUMBER(S):**

4618-000-008-0007, P104419

UNRECORDED

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

Account No. 101941010390

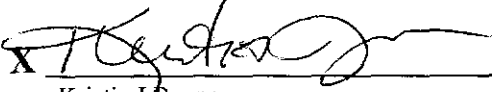
This Modification of Home Equity Agreement and Mortgage/Deed of Trust dated July 19, 2010 is executed and delivered by the customer(s) signing below ("you") to Key Bank National Association ("Bank").


This Modification is to the Home Equity Agreement ("Agreement") you gave Bank dated May 23, 2006, in the principal amount of \$76,000.00 ("Original Credit Line"). The Agreement is secured by a Mortgage/Deed of Trust dated May 23, 2006, recorded in Book/Liber 200606090117, Page n/a 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 \$10,000.00. 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: \_\_\_\_\_

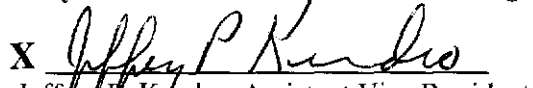
X   
Kristia J Poppe

X   
Brian D Poppe

\_\_\_\_\_  
(Witness Signature)

\_\_\_\_\_  
(Witness Signature)

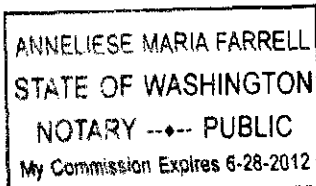
\* KeyBank National Association acknowledges Modification to decrease line to \$10,000.00.

X   
Jeffrey V. Kendro, Assistant Vice President

This instrument was prepared by: KeyBank National Association

State of Washington  
County of Skagit, SS:

On the 27 day of July, 2010, before me, the undersigned, personally appeared Kristia J Poppe and Brian D Poppe, 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.



  
Notary Public



201008020092  
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

Jeffrey P. Kendro, 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 19TH day of July, 2010.



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**



201008020092

Skagit County Auditor