



201102280098

Skagit County Auditor

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Document Title: Modification of Home Equity Agreement/
Deed of Trust Modification Agreement

Reference Number: 20060500067

Grantor(s):

☐ additional grantor names on page ____

1. Gordon R. James
2. Rebecca A. James

Grantee(s):

☐ additional grantee names on page ____

1. Key Bank National Association
- 2.

Abbreviated legal description:

☐ full legal on page(s) ____

Lot 699, Survey of Shelter Bay Div. 4
Tribal and Allotted Lands of Swinomish Indian
Reservation.

Assessor Parcel / Tax ID Number:

☐ additional tax parcel number(s) on page ____

D1279407

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

Account No. 102661133540

This Modification of Home Equity Agreement and Mortgage/Deed of Trust dated DECEMBER 7, 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 APRIL 19, 2006, in the principal amount of \$50,000.00 ("Original Credit Line"). The Agreement is secured by a Mortgage/Deed of Trust dated APRIL 19, 2006, recorded in Book/Liber 200605010067, 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.

Said line was increased from \$50,000.00 to \$75,000.00 by a Modification of Promissory Note Recorded JULY 29, 2008 in Book/Liber 200807290092 at Page NA of said County records.

The Agreement is modified to decrease the Original Credit Line to a principal line amount of \$65,500.00. 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: DIANNE M. NORTON

X Gordon R James
GORDON R JAMES

X Rebecca A James
REBECCA A JAMES

(Witness Signature)

(Witness Signature)

This instrument was prepared by: KeyBank National Association

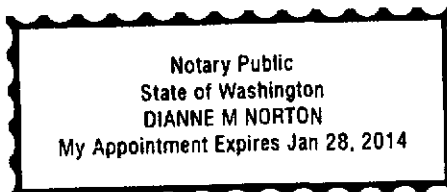
State of WASHINGTON,
County of SKAGIT, SS:

On the 3 day of JANUARY, 2011, before me, the undersigned, personally appeared GORDON R JAMES AND REBECCA A JAMES, 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.

Dianne M. Norton
Notary Public

* KeyBank National Association acknowledges Modification to decrease line to \$65,500.00.

X Jeffrey P. Kendro
Jeffrey P. Kendro, Assistant Vice President



Skagit County Auditor

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CORPORATE ACKNOWLEDGMENT

STATE OF OHIO)
COUNTY OF STARK)

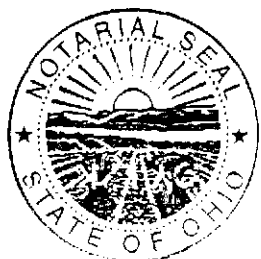
Before me, a Notary Public in and for the said County and State, personally appeared

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 8 day of DECEMBER, 2010.


Notary Public

My commission expires: 9/22/12



NANCY L. KING
Notary Public, State of Ohio
My Commission Expires
September 22, 2012

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



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DESCRIPTION:

A leasehold interest in the following described tract:

Lot 699, "SURVEY OF SHELTER BAY DIV. 4, Tribal and Allotted Lands of Swinomish Indian Reservation," as recorded in Volume 48 of Official Records, pages 627 through 631, inclusive, records of Skagit County, Washington.

Situate in the County of Skagit, State of Washington.



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