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Skagit County Auditor

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Modification of Home Equity Agreement and Mortgage/Deed of Trust Modification Agreement 13140-2

GUARDIAN NORTHWEST TITLE CO.

Reference No. 120451435100

This Modification of Home Equity Agreement and Mortgage/Deed of Trust dated 03/14/2012 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 11/28/2008, in the principal amount of \$28,000.00 ("Original Credit Line"). The Agreement is secured by a Mortgage/Deed of Trust dated 11/28/2008, recorded in Book/Liber/Instrument 200812110034, 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 \$14,500.00. 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: D J Whalen

X Bryce Schaffner
Bryce Schaffner

X Kirstin Schaffner
Kirstin Schaffner

(Witness Signature)

(Witness Signature)



State of Washington,
County of Skagit, SS:

On the 22nd day of MARCH, 2012, before me, the undersigned, personally appeared Bryce Schaffner and Kirstin Schaffner, personally known to me or proved to me on the basis of satisfactory evidence to be the individuals whose name is subscribed to within instrument and acknowledged to me that he/she execute the same in his/her capacity and that by his/her signature on the instrument, the individual or the person upon behalf of which the individual acted executed the instrument.

[Signature]
Notary Public

* KeyBank National Association acknowledges Modification to decrease line to \$14,500.00.

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

This instrument was prepared by: KeyBank National Association