



201104040069

Skagit County Auditor

4/4/2011 Page

1 of

7 10:48AM

Record and Return To:
ISGN Fulfillment Services
ISGN - P.O. BOX 2590
Chicago, IL 60690

Document Title (s): MODIFICATION AGREEMENT

Grantor (s): NANCY A. WILLIAMS

Grantee (s): KEYBANK, N.A.

Trustee: FIRST AMERICAN TITILE INS CO



WILLIAMS, NANCY A

Legal Description: LOTS 2 TO 4 BLK 5 EDISON HALLER'S ADDITION EXCEPT PTN OF LOT 2

Assessor's Property Tax Parcel or Account Number: P72968

Reference Numbers of Documents Assigned or Released:

200703290067

After Recording Return To:

KeyBank National Association
ISGN - Recording Dept
P. O. Box 16430
Boise, ID 83715

[Space Above This Line For Recording Data]

MODIFICATION AGREEMENT

DEFINITIONS

"Borrower" is
NANCY A. WILLIAMS

The Borrower's address is 14022 MACTAGGART AVE
BOW, WA 98232

"Grantor" is:
NANCY A. WILLIAMS, UNMARRIED

"Grantor" means a mortgagor under the Security Instrument.

"Lender" is KeyBank National Association
4910 Tiedeman Road, Suite B, Brooklyn, OH 44144 Lender
is the beneficiary or Grantee under the Security Instrument.

"Property" means the following described Property located at
14022 MACTAGGART AVE BOW, WA 98232
("Property Address"), which is also located in [include lot, block, plat name, section-township-range, as
appropriate]:

the County of SKAGIT, in the State of Washington

LOTS 2 TO 4 BLK 5 EDISON HALLERS ADDITION,
EXCEPT PTN OF LOT 2

and as may be more fully described in Schedule A (see, page 5). The Assessor's Tax Parcel or Account
Number for this property is: P72968

"Modification Agreement" means this document executed by and between the parties below, which amends the
Security Instrument and Debt Instrument described below and which is dated 03/04/11

"Security Instrument" means the Deed of Trust on the Property described below and dated 03/12/07
together with all riders executed and recorded with the Deed of Trust, all of which were recorded on
03/29/07 in Book N/A at Page N/A, Instrument
200703290067 in the Auditor's office of
SKAGIT County, Washington.

"Debt Instrument" means the promissory note, loan agreement or other credit instrument signed by Borrower and
dated the same day as the Security Instrument. The Debt Instrument evidences amounts Borrower owes Lender, or
may owe Lender, which may vary from time to time up to a maximum principal sum outstanding at any one time of
U.S. \$ 30,000.00 plus interest.

"Loan Documents" means the Debt Instrument and Security Instrument and any other related documents.

MODIFICATIONS

The Security Instrument and Debt Instrument are modified as follows:



1. TERMS OF REPAYMENT

[] The maturity date of the Debt Instrument and the Security Instrument is changed to N/A, at which time all amounts due under the Debt Instrument and the Security Instrument shall be paid to the Lender in full. The parties acknowledge and agree that, as of N/A, the unpaid principal balance due under the Debt Instrument was \$ N/A, and the accrued and unpaid interest on that date was \$ N/A. The new repayment terms are as follows:

2. ADDITIONAL MODIFICATIONS

[x] The Debt Instrument and Security Instrument 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 thirty thousand and 00/100 dollars (\$30,000.00) is hereby increased to sixty thousand and 00/100 dollars (\$60,000.00), an increase of thirty thousand and 00/100 dollars (\$30,000.00).

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 Modification Agreement. Borrower and Grantor further represent and warrant that as of the date of this Modification Agreement, there are no claims, defenses, setoffs or counterclaims of any nature which they may assert against Lender.

BY SIGNING BELOW, Borrower, Grantor and Lender accept and agree to the terms and covenants contained in this Modification Agreement.

GRANTOR:

Nancy A. Williams
NANCY A. WILLIAMS

GRANTOR:

GRANTOR:

GRANTOR:

GRANTOR:

GRANTOR:

BORROWER:

Nancy A. Williams
NANCY A. WILLIAMS

BORROWER:

BORROWER:

BORROWER:

BORROWER:

BORROWER:



STATE OF WASHINGTON

SS.

COUNTY OF *SKAGIT*

I certify that I know or have satisfactory evidence that *NANCY A WILLIAMS* is the person(s) who appeared before me, and said person(s) acknowledged that he/she/they signed this instrument and acknowledged it to be his/her/their free and voluntary act for the uses and purposes mentioned in this instrument.

DATED:

3/4/2011

Name

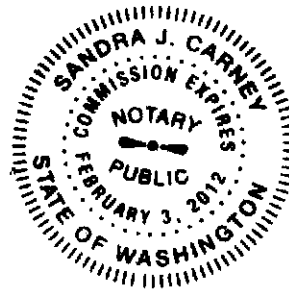
Sandra J. Carney

NOTARY PUBLIC in and for the State *WA*

Residing at

My appointment expires:

2/3/2012



201104040069

Skagit County Auditor

GRANTOR:

GRANTOR:

BORROWER:

BORROWER:

LENDER:

KeyBank National Association

By: Deanna Celyria
Its: Agent

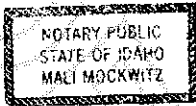


STATE OF WASHINGTON
CITY/COUNTY OF

I certify that I know or have satisfactory evidence that Diana Wynn

is the person who appeared before me, and said person acknowledged that he/she signed this instrument and acknowledged it to be his/her free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 3-18-2011



Mali Mockwitz
Notary Public

Notary
Title

My Appointment expires: 5-17-2011

Ada, Idaho

STATE OF WASHINGTON
CITY/COUNTY OF

I certify that I know or have satisfactory evidence that _____

is the person who appeared before me, and said person acknowledged that he/she signed this instrument and acknowledged it to be his/her free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: _____

Notary Public

Title

My Appointment expires: _____

STATE OF WASHINGTON
CITY/COUNTY OF

I certify that I know or have satisfactory evidence that _____

is the person who appeared before me, and said person acknowledged that he/she signed this instrument, on oath stated that h/she was authorized to execute this instrument and acknowledged it as the _____ of _____ to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: _____

Notary Public

Title

My Appointment expires: _____

(Seal or Stamp)

STATE OF WASHINGTON
CITY/COUNTY OF

I certify that I know or have satisfactory evidence that _____

is the person who appeared before me, and said person acknowledged that he/she signed this instrument, on oath stated that h/she was authorized to execute this instrument and acknowledged it as the _____ of _____ to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: _____

Notary Public

Title

My Appointment expires: _____

(Seal or Stamp)

THIS INSTRUMENT PREPARED BY: KeyBank National Association / Kristy Young



Schedule A

THE FOLLOWING DESCRIBED PREMISES, IN SKAGIT COUNTY, WASHINGTON, TO-WIT LOTS 2, 3, AND 4, BLOCK 5, EDISON HALLERS ADDITION, AS PER PLAT RECORDED IN VOLUME 2, OF PLATS, PAGE 87, RECORDS OF SKAGIT COUNTY, WASHINGTON EXCEPT THAT PORTION OF SAID LOT 2 DESCRIBED AS FOLLOWS BEGINNING AT THE NORTHWEST CORNER OF SAID LOT 2, THENCE EAST ALONG THE NORTH LINE THEREOF A DISTANCE OF 9 FEET THENCE SOUTH PARALLEL WITH THE WEST LINE OF SAID LOT 2, A DISTANCE OF 55 FEET THENCE IN A SOUTHWESTERLY DIRECTION TO A POINT ON THE WEST LINE OF SAID LOT 2, WHICH IS 35 FEET NORTH OF THE SOUTHWEST CORNER OF SAID LOT 2 THENCE NORTH TO THE POINT OF BEGINNING. ABBREVIATED LEGAL LOTS 2 TO 4 BLK 5 EDISON HALLERS ADDITION, EXCEPT PTN OF LOT 2 PARCEL ID P72968

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.

Reference Number: 110551004550C

