



200410180009

Skagit County Auditor

10/18/2004 Page 1 of 6 9:15AM

When recorded mail to:  
**FIRST AMERICAN ELS, INC.**  
1228 EUCLID AVENUE, SUITE 400  
CLEVELAND, OHIO 44115  
ATTN: FACT DEPARTMENT

**MODIFICATION AND EXTENSION  
OF PROMISSORY NOTE/DEED OF TRUST**

**GRANTOR(S):** ROBERT KOLB HUSBAND  
JEAN M. KOLB WIFE

**GRANTEE ("Lender"):** KeyBank National Association  
P.O. Box 16430  
Boise, ID 83715

First American Equity Loan Services, Inc.  
# 6294961

**TRUSTEE:** KEYBANK USA NATIONAL ASSOCIATION  
431 E PARK CENTER BLVD BOISE, ID 83706

**ABBREVIATED LEGAL DESCRIPTION:**  
*Lt. 12-14, Blk 14, Map of syndicate Adn. to the town of*  
(Additional legal description on page 2.)  
**ASSESSOR'S TAX PARCEL OR ACCOUNT NUMBER:** P74342  
**REFERENCE NUMBERS OF DOCUMENTS MODIFIED AND EXTENDED:** ~~2001050070127~~  
*200105070127*

<b>BORROWER</b>	
ROBERT L. KOLB JEAN M. KOLB	
<b>ADDRESS</b>	
510 LAUREL ST LA CONNER, WA 98257	
<b>TELEPHONE NO.</b>	<b>IDENTIFICATION NO.</b>

**THIS MODIFICATION AND EXTENSION OF PROMISSORY NOTE/DEED OF TRUST**, dated the 1st day of October 2004, is executed by and between the parties identified above and KeyBank National Association 4910 Tiedeman Road, Suite B, Brooklyn, Ohio 44144 ("Lender").

A. On March 02, 2001 Lender made a loan ("Loan") to Borrower evidenced by Borrower's promissory note or agreement ("Note") payable to Lender in the original principal amount of fifty thousand and 00/100 Dollars (\$ 50,000.00), which Note is secured by a deed of trust ("Deed of Trust") executed by Grantor for the benefit of Lender and encumbering the real property described on Schedule A below ("Property") and recorded on May 07, 2001 in Book N/A at Page N/A in the Auditor's Office of SKAGIT County, Washington. The Note and Deed of Trust and any other related documents are hereafter cumulatively referred to as the "Loan Documents".

B. The Note and Deed of Trust are hereby modified as follows.  
1. **TERMS OF REPAYMENT.**  
 The maturity date of the Note is extended to \_\_\_\_\_, at which time all outstanding sums due to Lender under the Note shall be paid in full, and the Deed of Trust is modified accordingly. The parties acknowledge and agree that, as of \_\_\_\_\_, the unpaid principal balance due under the Note was \$ \_\_\_\_\_, and the accrued and unpaid interest on that date was \$ \_\_\_\_\_. The new repayment terms are as follows:

2. ADDITIONAL MODIFICATIONS.

The Deed of Trust and Note 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 fifty thousand and 00/100 dollars (\$50,000.00) is hereby increased to ninety six thousand and 00/100 dollars (\$96,000.00), an increase of forty six thousand and 00/100 dollars (\$46,000.00).

C. 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 Agreement. As of the date of this Agreement, there are no claims, defenses, setoffs or counterclaims of any nature which may be asserted against Lender by any of the undersigned.

**SCHEDULE A**

The following described real property located in the County of SKAGIT, State of Washington:

See Addendum A

**SCHEDULE B**



200410180009

Skagit County Auditor

10/18/2004 Page 2 of 6 9:15AM

*RLK*

GRANTOR: ROBERT KOLB

*Robert d. Kolb*

ROBERT KOLB

GRANTOR: JEAN M. KOLB

*Jean M. Kolb*

JEAN M. KOLB

GRANTOR:

GRANTOR:

GRANTOR:

GRANTOR:

GRANTOR:

GRANTOR:



200410180009

Skagit County Auditor

10/18/2004 Page

3 of

6 9:15AM

*JMK  
DLR*

BORROWER: ROBERT L. KOLB

*Robert L. Kolb*

ROBERT L. KOLB

BORROWER: JEAN M. KOLB

*Jean M. Kolb*

JEAN M. KOLB

BORROWER:

BORROWER:

BORROWER:

BORROWER:

BORROWER:

BORROWER:

LENDER:

KeyBank National Association



200410180009  
Skagit County Auditor

10/18/2004 Page 4 of 6 9:15AM

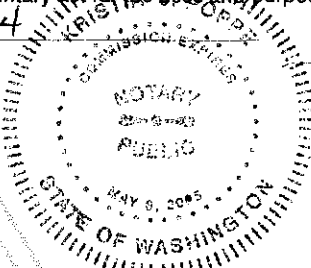
*JKL*  
*DLK*

State of Washington  
County of Skagit

I certify that I know or have satisfactory evidence that Robert & Kolb

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: 10-1-04



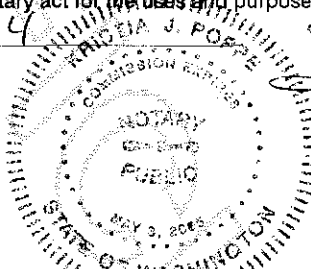
Kristina J. Poppe  
Notary Public (Print Name)  
Kristina J. Poppe  
Title  
My appointment expires: May 3, 2005

State of Washington  
County of Skagit

I certify that I know or have satisfactory evidence that Sean M Kolb

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: 10-1-04



Kristina J. Poppe  
Notary Public (Print Name)  
Kristina J. Poppe  
Title  
My appointment expires: May 3, 2005

State of Washington  
County of \_\_\_\_\_

I certify that I know or have satisfactory evidence that \_\_\_\_\_

is that person who appeared before me, and said person acknowledged that he/she signed this instrument, on oath stated that he/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: \_\_\_\_\_

(Seal or Stamp)

\_\_\_\_\_  
Notary Public (Print Name)  
\_\_\_\_\_  
Title  
My appointment expires: \_\_\_\_\_

State of Washington  
County of \_\_\_\_\_

I certify that I know or have satisfactory evidence that \_\_\_\_\_

is that person who appeared before me, and said person acknowledged that he/she signed this instrument, on oath stated that he/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: \_\_\_\_\_

(Seal or Stamp)

\_\_\_\_\_  
Notary Public (Print Name)  
\_\_\_\_\_  
Title  
My appointment expires: \_\_\_\_\_



200410180009  
Skagit County Auditor

10/18/2004 Page 5 of 6 9:15AM

ACAPS # 042681044510C; ALS # 473101409636

EXHIBIT A

LOT 12, EXCEPT THE EAST 25 FEET THEREOF AND ALL OF LOTS 13 AND 14, BLOCK 14, "MAP OF SYNDICATE ADDITION TO THE TOWN OF LACONNER, SKAGIT COUNTY, WASHINGTON," AS PER PLAT RECORDED IN VOLUME 2 OF PLATS, PAGE 109, RECORDS OF SKAGIT COUNTY.

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

ABBRV LEGAL:

LOTS 12-14 BLK 14 MAP OF SYNDICATE ADN TO THE TOWN OF LACONNER VOL 2 PG 109

Permanent Parcel Number: 4128-014-014-0004  
ROBERT KOLB AND JEAN KOLB, HUSBAND AND WIFE

510 LAUREL STREET, LA CONNER WA 98257  
Loan Reference Number : 042681044510C/473101409636  
First American Order No: 6294961  
Identifier: L/ELS



200410180009

Skagit County Auditor

10/18/2004 Page 6 of 6 9:15AM