

Return Address:
Indecomm Global Services
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St. Paul, MN 55117

Please print or type information **WASHINGTON STATE RECORDER'S Cover Sheet** (RCW 65.04)

Document Title(s) (or transactions contained therein): (all areas applicable to your document <u>must</u> be filled in) MODIFICATION AGREEMENT	
Reference Number(s) of related Documents: 2008169067 Additional reference #'s on page _____ of document	
Grantor(s) (Last name, first name, initials) MILLER, CAROLYN R. Additional names on page _____ of document.	
Grantee(s) (Last name first, then first name and initials) KEYBANK NATIONAL ASSOCIATION Additional names on page _____ of document.	
Trustee NA	
Legal description (abbreviated: i.e. lot, block, plat or section, township, range) SW QUARTER, NE QUARTER, SEC 34, T2N, R6E, COUNTY OF SKAMANIA, WA Additional legal is on page <u>5</u> of document	
Assessor's Property Tax Parcel/Account Number assigned 02063410200000	<input type="checkbox"/> Assessor Tax # not yet
The Auditor/Recorder will rely on the information provided on the form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein. USR / 77928398	

When Recorded Return To:

Accurate Title Group

2925 Country Drive

St. Paul, MN 55117

779 28398

847325 - 03

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MODIFICATION AGREEMENT

DEFINITIONS

"Borrower" is

CAROLYN R. MILLER

The Borrower's address is 62 BUTLER LOOP RD
STEVENSON, WA 98648

"Grantor" is:

CAROLYN R. MILLER, 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

62 BUTLER LOOP RD STEVENSON, WA 98648

("Property Address"), which is also located in [include lot, block, plat name, section-township-range, as appropriate]:

the County of SKAMANIA, in the State of Washington

SW QUARTER, NE QUARTER, SECTION 34, TWN. 2 N, RANGE 6 E, COUNTY
OF SKAMANIA, WASHINGTON

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: 02063410200000

"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 08/14/12.

"Security Instrument" means the Deed of Trust on the Property described below and dated 11/26/07, together with all riders executed and recorded with the Deed of Trust, all of which were recorded on 02/22/08 in Book N/A at Page N/A, Instrument 2008169067 in the Auditor's office of SKAMANIA 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. \$ 50,000.00 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

☒ 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 fifty thousand and 00/100 dollars (\$50,000.00) is hereby increased to seventy five thousand and 00/100 dollars (\$75,000.00), an increase of twenty five thousand and 00/100 dollars (\$25,000.00).

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:

Carol R Miller
CAROLYN R. MILLER

BORROWER:

Carol R Miller
CAROLYN R. MILLER

GRANTOR:

BORROWER:

GRANTOR:

BORROWER:

GRANTOR:

BORROWER:

GRANTOR:

BORROWER:

GRANTOR:

BORROWER:

GRANTOR:

BORROWER:

GRANTOR:

BORROWER:

LENDER:

KeyBank National Association

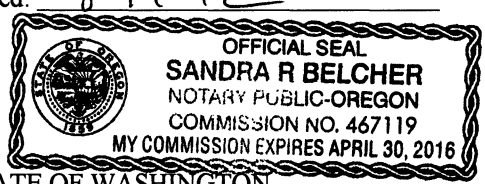
By: Jeff Benjamin
Its: Agent

Oregon 813
STATE OF ~~WASHINGTON~~
CITY/COUNTY OF Hood River

I certify that I know or have satisfactory evidence that Carolyn R Miller

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: 8-14-12



Sandra R Belcher
Notary Public
Notary for Oregon
Title
My Appointment expires: 4-30-18

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: _____

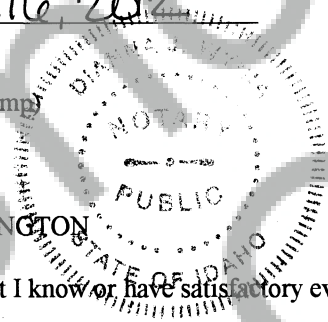
Idaho
STATE OF ~~WASHINGTON~~
CITY/COUNTY OF Ada

I certify that I know or have satisfactory evidence that Jennifer Benjamin

is the 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 Agent of KeyBank to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: Aug. 16, 2012

(Seal or Stamp)



Jennifer Benjamin
Notary Public
notary
Title
My Appointment expires: 8-24-2012

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 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

Title
My Appointment expires: _____

THIS INSTRUMENT PREPARED BY: KeyBank National Association / Kristy Young

Schedule A

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON A TRACT OF LAND IN THE SOUTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 34, TOWNSHIP 2 NORTH, RANGE 6 EAST, OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHEAST CORNER OF THE SOUTHWEST QUARTER OF THE NORTHEAST QUARTER OF SAID SECTION 34; THENCE SOUTH ON THE SUBDIVISION LINE 660 FEET; THENCE WEST 288 FEET TO THE INITIAL POINT OF THE TRACT HEREBY DESCRIBED; THENCE WEST 22 FEET, MORE OR LESS, TO THE COUNTY ROAD KNOWN AND DESIGNATE AS THE SKELTON COUNTY CUT OFF ROAD; THENCE SOUTHERLY ALONG SAID SKELTON CUT OFF ROAD TO INTERSECTION THEREOF WITH THE NORTHERLY LINE OF PRIMARY STATE HIGHWAY NO. 8; THENCE EASTERLY ALONG THE NORTHERLY LINE OF PRIMARY STATE HIGHWAY NO. 8 A DISTANCE OF 280 FEET; THENCE IN A STRAIGHT LINE IN A NORTHERLY DIRECTION 406 FEET TO THE INITIAL POINT. ABBREVIATED LEGAL. SW QUARTER, NE QUARTER, SECTION 34, TWN. 2 N, RANGE 6 E, COUNTY OF SKAMANIA, WASHINGTON THIS BEING THE SAME PROPERTY CONVEYED TO CAROLYN R. MILLER, A SINGLE PERSON, DATED 03.04.1993 AND RECORDED IN BOOK 133, PAGE 820, IN THE SKAMANIA COUNTY RECORDERS OFFICE. PARCEL NO. 02063410200000

Schedule B

*U02923779+
10204 8/21/2012 77928398/

Reference Number: 122071047310C