

RETURN TO:

112529

Marriott Employees' Federal Credit Union
Marriott Drive
Washington, D.C. 20058

BOOK 126 PAGE 332



MODIFICATION AGREEMENT

03-10-28-0-0-0100

THIS AGREEMENT made this 3 day of December (5m) ~~November~~, 1991, by and between MARRIOTT EMPLOYEES' FEDERAL CREDIT UNION, first party, and DONALD E MACKAY AND GAYLE N MACKAY, husband and wife, as joint tenants, second party.

WITNESSETH THAT:

WHEREAS, first party has loaned to DONALD E MACKAY AND GAYLE N MACKAY certain money evidenced by promissory note as follows: dated: JUNE 07, 1991 for \$75,000.00, which note is secured by deed of trust to MARRIOTT EMPLOYEES FEDERAL CREDIT UNION, as trustee, recorded in the Office of the County Recorder of Skamania, County, State of Washington, BOOK 123, PAGE 715 of Official Records of said county;

WHEREAS, second party desires to modify the terms of said note, and to remedy defaults, if any, in said note.

NOW THEREFORE, in consideration of the premises, and of the agreements hereinafter contained:

First party hereby agrees to increase the amount of the loan to EIGHTY THOUSAND AND NO/100 (\$80,000.00) DOLLARS.

Second party expressly represents, and this agreement is executed by the first party and is to be effective only upon the condition, that the premises described in said deed of trust are subject to no encumbrances subsequent to said deed of trust and that no one other than the second party has any interest in the premises securing said deed of trust except:

First Party hereby agrees to the amendment of the terms of said note to the extent herein specifically set forth, but only on the condition stated in the preceding paragraph and on the further condition that such amendment shall not prejudice any present or future rights, remedies, benefits, or powers belonging or accruing to first party under the terms of said note as hereby amended or of said deed of trust.

In all other respects said note and deed of trust remain unaffected, unchanged, and unimpaired by reason of the foregoing increase in the loan amount.

Registered	0
Indexed, Cir	0
Indirect	0
Filed	12/6/91
Mailed	

In this agreement whenever the context so requires, the masculine gender includes the feminine and or neuter, and the singular number includes the plural.

MARRIOTT EMPLOYEES' FEDERAL CREDIT UNION

By: Frederick B. Finkenstaedt
Frederick B. Finkenstaedt
First Party

Donald E. MacKay
Donald E. MacKay
Gayle N. MacKay
Gayle N. MacKay
Second Party

Subscribed and sworn to before me, in my presence, this 3rd day of November, 1991, a Notary Public in and for the State of Maryland.
Donna K. Jewell My commission expires 3-14-95

Subscribed and sworn to before me, in my presence, this 3rd day of November, 1991, a Notary Public in and for the State of Washington.
Donna K. Jewell My commission expires 3-14-95

