

115452

BOOK 133 PAGE 251

RECORDATION REQUESTED BY:

SEATTLE-FIRST NATIONAL BANK
805 BROADWAY
P.O. BOX 758
VANCOUVER, WA 98008

FILED
BY SKAMANIA CO. TITLE

FEB 3 11 10 AM '93

J. Lowry
GARY NELSON

WHEN RECORDED MAIL TO:

SEATTLE-FIRST NATIONAL BANK
805 BROADWAY
P.O. BOX 758
VANCOUVER, WA 98008

2/16/93

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST IS DATED JANUARY 15, 1993, BETWEEN DAN H. KROHN and JOY L. KROHN (referred to below as "Grantor"), whose address is P.O. BOX 331, STEVENSON, WA 98648; and SEATTLE-FIRST NATIONAL BANK (referred to below as "Lender"), whose address is 805 BROADWAY, P.O. BOX 758, VANCOUVER, WA 98008.

DEED OF TRUST. Grantor and Lender have entered into a Deed of Trust dated June 25, 1987 (the "Deed of Trust") recorded in SKAMANIA County, State of Washington as follows:

RECORDED JUNE 28, 1987 IN SKAMANIA COUNTY, WASHINGTON, RECORDING NUMBER 103461 BOOK 106 PAGES 816-828.

MODIFICATION. Grantor and Lender hereby modify the Deed of Trust as follows:

THE INTEREST RATE ON THE OUTSTANDING PRINCIPAL BALANCE SHALL BE SEATTLE-FIRST NATIONAL BANK'S PUBLICLY ANNOUNCED PRIME RATE PLUS 1.75 PERCENT PER ANNUM. PRINCIPAL AND INTEREST ARE PAYABLE AS FOLLOWS: SUBJECT TO ANY PAYMENT CHANGES RESULTING FROM CHANGES IN THE INDEX, BORROWER WILL PAY THIS LOAN IN 23 REGULAR PAYMENTS OF \$1,875.00 EACH AND ONE IRREGULAR LAST PAYMENT ESTIMATED AT \$142,873.37. BORROWER'S FIRST PAYMENT IS DUE FEBRUARY 11, 1993, AND ALL SUBSEQUENT PAYMENTS ARE DUE ON THE SAME DAY OF EACH MONTH AFTER THAT. BORROWER'S FINAL PAYMENT DUE JANUARY 11, 1996, WILL BE FOR ALL PRINCIPAL AND ALL ACCRUED INTEREST NOT YET PAID. PAYMENTS INCLUDE PRINCIPAL AND INTEREST.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Deed of Trust shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Deed of Trust as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Deed of Trust (the "Note"). It is the intention of Lender to retain as liable all parties to the Deed of Trust and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Deed of Trust does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification but also to all such subsequent actions.

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST, AND EACH GRANTOR AGREES TO ITS TERMS.

GRANTOR:

X

DAN H. KROHN

X

JOY L. KROHN

LENDER:

SEATTLE-FIRST NATIONAL BANK

By: *James A. Williams*
Authorized Officer

3-8-93-112400

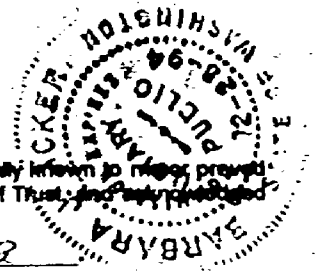
MODIFICATION OF DEED OF TRUST
(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF WASHINGTON)
) 88
COUNTY OF SKAMANIA)

On this day before me, the undersigned Notary Public, personally appeared DAN H. KROHN and JOY L. KROHN, personally known to me or proved to me on the basis of satisfactory evidence to be the individuals described in and who executed the Modification of Deed of Trust, and they acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 27th day of JANUARY, 1993
By Barbara J. Ceber Residing at Carson WA 98610
Notary Public in and for the State of WASHINGTON My commission expires 12/28/94

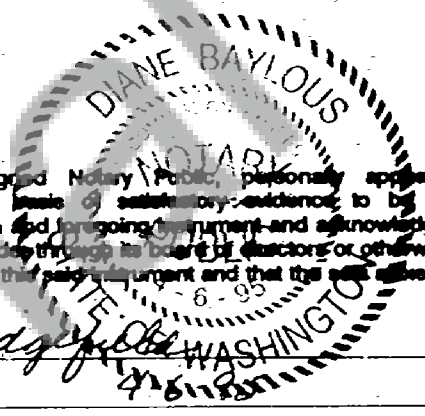


LENDER ACKNOWLEDGMENT

STATE OF Washington)
) 88
COUNTY OF Clallam)

On this 21st day of January, 1993, before me, the undersigned Notary Public, personally appeared JAMES H. WILLIAMS, and personally known to me or proved to me on the basis of satisfactory evidence to be the Assistant Vice President, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this instrument and that the seal affixed is the corporate seal of said Lender.

By Diane Baylous Residing at Ridgefield WA
Notary Public in and for the State of Washington My commission expires 7/6/95



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