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BOOK 139 PAGE 485

Loan No. 10183828

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MODIFICATION OF DEED OF TRUST OR MORTGAGE

Grantor: John C. Baxter
Harriet Baxter
P.O. Box 166
North Bonneville, WA 98639

Lender: Klickitat Valley Bank
P.O. Box 279
White Salmon, WA 98672

1. **DEED OF TRUST/MORTGAGE.** Grantor (who may be known as Borrower or Mortgagor) and Lender (who is either the Beneficiary or Mortgagee) have entered into the following described deed of trust, mortgage or security instrument, hereinafter called the "Security Agreement" (complete as applicable):

(a) Description: ☒ Deed of Trust ☐ Mortgage ☐ Other

(b) Date of Security Agreement: 1-29-90

(c) Date of Recording: 2-2-90

(d) Recording Number: 108676

(e) Book Number: 117 at Page: 705-710

(f) State of: Washington

(g) County of: Skamania

(h) Recorded in the Office of: County Auditor

2. **REAL PROPERTY DESCRIPTION.** The Security Agreement covers the following real property located in the above referenced county and state: Lot 10, Block 4, Plat of Relocated North Bonneville recorded in Book "B" of Plats at Page 10, under Skamania County File No. 83466 also recorded in Book "B" of Plats at Page 26, under Skamania County File No. 84429, Records of Skamania County, Washington.

3. **MODIFICATION.** Grantor and Lender hereby modify the Security Agreement as follows (check and complete as applicable):

☐ **Principal Balance Increase.** The principal amount secured by the Security Agreement is increased from \$ _____ to \$ _____

☒ **Interest Rate.** The interest rate is changed from 11 % per annum to 8%
Customer to pay a Loan Fee of \$678, Recording Fee of \$7, and \$10 Flood Determination Fee for a total of \$695.

☒ **Extension.** The payment schedule has been extended and the new maturity date is now: 11-06-2008

☐ **Assumption.** The following person(s) or entity(s), hereinafter called the "Assuming Party", has assumed and is now liable for the performance of all obligations and agreements of Grantor under the Security Agreement.

(1) Name &

Address:

☒ **Other:** Current Balance is \$68,520.85. Repayment is amortized over 180 months based on current balance. New payment schedule is 180 @ 648.65 beginning December 6, 1993.

4. **CONTINUING VALIDITY.** Except as modified above, all terms and conditions of the Security Agreement shall remain in full force and effect.

This Modification of Deed of Trust or Mortgage is executed on November 8, 1993

KLICKITAT VALLEY BANK

FILED FOR RECORD
SKAMANIA CO. WASH
BY SKAMANIA COUNTY

Nov 15 2 51 PM '93

P. Savary
AUDITOR
GARY M. OLSON

ACKNOWLEDGMENT OF LENDER

STATE OF Washington)

County of Klickitat)

On this 8th day of November, 1993, before me, Mary Ann Fritchey, personally appeared N. E. Clatterbuck, to me known to be the Vice President and Manager 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 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 was authorized to execute said instrument and that the seal affixed is the corporate seal of said Lender.

Residing at: White Salmon

My Commission expires: 4-18-97

By: M. Fritchey
Notary Public in and for the State of: Washington

ACKNOWLEDGMENT OF GRANTOR/ASSUMING PARTY:

STATE OF Washington)

County of Klickitat)

On this 8th day personally appeared before me John C. and Harriet Baxter to me known to be the Grantor(s) of the within and foregoing instrument, and acknowledged that they signed the same as of their free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this 8th day of November, 1993.

Residing at: White Salmon

My Commission expires: 4-18-97

By: M. Fritchey
Notary Public in and for the State of: Washington