BOOK 181 PAGE 875

FILED FOR RECORD
SKMANIA 6.0. WASH
BY (blumbia, Rinc)
bank

COLUMBIA RIVER BANK
316 EAST THRD STREET
P O BOX 1030
THE DALLES, OR 97058

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FILED FOR RECORD
SKMANIA 6.0. WASH
BY (blumbia, River)

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GAUTY
AUDITOR
GARY M. OLSON

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 119788 Book 144 Roc 18 Additional on page ______

1. HOLLAND, JOHN LEE

2. PAYNTER, PENELOPE D

Grantee(s)/Assignee/Beneficiary:

COLUMBIA RIVER BANK, Beneficiary Skamania County Title Co., Trustee

Legal Description: Lot 4 Constant OAK Subdusion

Additional on page 2

Assessor's Tax Parcel ID#: 03-10-22-4-1-0103-00

THIS MODIFICATION OF DEED OF TRUST IS DATED SEPTEMBER 25, 1998, BETWEEN JOHN LEE HOLLAND and PENELOPE D PAYNTER, husband and wife with rights of survivorship (referred to below as "Granfor"), whose address is 52 CONSTANT DRIVE, UNDERWOOD, WA 98651; and COLUMBIA RIVER BANK (referred to below as "Lender"), whose address is 316 EAST THIRD STREET, P O BOX 1030, THE DALLES, OR 97058.

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09-25-1998

MODIFICATION OF DEED OF TRUST (Continued)

Page 2

Loan No 19507

A CHARLES AND A STORY OF THE COLUMN

DEED OF TRUST. Grantor and Lender have entered into a Deed of Trust dated June 14, 1994 (the "Deed of Trust") recorded in SKAMANIA County, State of Washington as follows:

RECORDED ON JUNE 23, 1994 IN SKAMANIA COUNTY, WASHINGTON BOOK 144 PAGE 18

REAL PROPERTY DESCRIPTION. The Deed of Trust covers the following described real property (the "Real Property") recorded in SKAMANIA County, State of Washington:

Lot 4, CONSTANT OAK, according to the recorded Plat thereof, recorded in Book B of Plats, Page 56, in the County of Skarnania and State of Washington.

The Real Property or its address is commonly known as 52 CONSTANT DRIVE, UNDERWOOD, WA 98651. The Real Property tax identification number is 03-10-22-4-1-0103-00.

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

RATE IS INCREASING TO 9.65%, THE MAXIMUM AMOUNT OF THE DEED OF TRUST WILL REMAIN THE SAME AT \$8,000.00., MATURITY DATE WILL EXTEND TO JANUARY 16, 2003.

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 bellow 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 EACH GRANTOR ACKNOWN EDGES. MANUAR DEAD

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

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Oregon OFFICIAL SEA HERIL LO'DE AR PUBLIC-ORE COUNTY OF WASCO COMMISSIO SSION FX

On this day before me, the undersigned Notary Public, personally appeared JOHN LEE HOLLAND, personally known to me or proved to me on the basis of satisfactory evidence to be the individual described in and who executed the Modification of Dead of Trust, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

ry Public in and for the State of Oceano

Residing al Nosier

My commission expires Voge

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09-25-1998 Loan No 19507	MODIFICATION OF DEED OF TRUST (Continued)	Page 3
	INDIVIDUAL ACKNOWLEDGMENT	>>>>>
STATE OF Orec) SS NY COMMES	OFFICIAL SEAL SHEMIL LO DELL DYARY PUBLIC-OREGON MISSION NO. 302302 ION EXPIRES JUN 19, 2001
אתו מט שונו טו נספצט וע אי שייי	e undersigned Notary Public, personally appeared PENELOPE D PAYNTER, a basis of satisfactory evidence to be the individual described in and who exe nowledged that he or she signed the Modification as his or her free and votur rejarmentioped.	Andread the attack to the contract of the cont
Given under my Manut 19 <u>98</u>	and official seal this 35 day of Septem	ber
	Residing at Clasier C	900
Notary Public in and for t	the State of Orego~ My commission expires	19,200/
	LENDER ACKNOWLEDGMENT	
STATE OF) 88 (CO)	OFICIAL EAL 3H H. L. O'DET L 07A UBLIC-OREGON MMISSION NO.302302 810 JUPRES JUN 19, 200
evidence to be the Cook and foregoing instrument a fully authorized by the len	of Sectember, 1978, before me, the undersigned Not Delay and personally known to me or proved to me on the and acknowledged said instrument to be the free and voluntary act and dear through its board of directors or otherwise, for the uses and purposes the is authorized to execute this said instrument and that the seal affixed is	e basis of satisfactory at executed the within ed of the said Lender,
Notary Public in and for the	3 - 37/2	19.2001
.ASER PRO, Reg. U.S. Pal. & T.	M. Off., Ver. 3.25 (c) 1988 CF2 ProServices, Inc. Altrights reserved. (OR-G202 E3.26 F3.26 P.	28 HOLLAND.LNJ