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BOOK 188 PAGE 804

When Recorded Return to:



KeyBank National Association  
PO Box 16430  
Boise, ID 83715

SKAMANIA CO, TITLE  
APR 26 12 29 PM '99  
GARY M. OLSON

SCR 22578

MODIFICATION OF KEY EQUITY OPTIONS AGREEMENT AND DISCLOSURE  
STATEMENT AND KEY EQUITY OPTIONS DEED OF TRUST

Borrower(s): NORMAN G. DILLARD SANDRA A. DILLARD 605 SHAHALA E NORTH BONNEVILLE, WA 98639	Grantor(s): NORMAN G. DILLARD SANDRA A. DILLARD 605 SHAHALA E NORTH BONNEVILLE, WA 98639	Grantee("Bank"): KeyBank National Association PO Box 16430 Boise, ID 83715
Trustee: SKAMANIA COUNTY TITLE 43 RUSSELL ST STEVENSON, WA 98448	Tax Parcel or Tax Account Number: 02-07-20-4-3-2200-00	
	ACAPS ID Number: 990911258160	KEO Account Number: 96372000784999
Legal Description: LOT 5, BLOCK 6 OF THE RELOCATED PLAT OF NORTH BONNEVILLE, RECORDED IN BOOK B OF PLATS, PAGE 12, ALSO RECORDED IN BOOK B OF PLATS, PAGE 28, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON.		

This Modification of Key Equity Options Agreement and Disclosure Statement and Mortgage/Deed of Trust is executed and delivered by the customer(s) signing below ("you") to KeyBank National Association ("Bank").

This Modification is to the Key Equity Options Agreement and Disclosure Statement ("Agreement") you gave Bank dated September 4, 1998, in the principal amount of \$ 75,000.00 ("Original Credit Line"). The Agreement is secured by a mortgage/deed of trust dated September 4, 1998, recorded September 10, 1998, in Book 181, Volume 157 in the records of the Recorder of SKAMANIA County, State of OREGON ("Security Instrument"), which Security Instrument was originally given as security for the Original Credit Line.

The Agreement is modified to Increase the Original Credit Line to a principal line amount of \$ 100,000.00. The parties agree that the Increase is to both (i) the principal sum of the indebtedness secured by the Security Instrument and (ii) the maximum amount of obligatory loan advances provided for in the Agreement. All other terms and conditions of the Agreement will remain in full force and effect and shall apply to the additional principal amount, if applicable.

This Modification does not constitute a waiver or novation of the Agreement, Security Instrument or their terms and shall not adversely affect the validity or lien priority of the Mortgage or any other mortgage or other instrument executed and delivered as security for the indebtedness now evidenced by this Modification, which mortgage liens and/or security interests are hereby agreed to be continued in full force and effect.

Dated: April 23, 1999

*Norman G. Dillard*  
NORMAN G. DILLARD as Borrower/Grantor

*Sandra A. Dillard*  
SANDRA A. DILLARD as Borrower/Grantor

State of Oregon  
County of Multnomah

On this 23<sup>rd</sup> day of April, 1999, before me, the undersigned, a Notary Public in and for said State, personally appeared, Norman G. Dillard and Sandra A. Dillard, known to me, or identified to me to be the person(s) whose name(s) are subscribed to the within and foregoing instrument, and acknowledged to me that they executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.

*Susan Schwemberger*  
Notary Public for State of Oregon  
Residing at: 1205 NE 102nd Ave Portland, OR 97220  
My commission expires: Jan. 11, 2000

