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ROOK 204 PAGE 898

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When Recorded Return to: RIVERVIEW COMMUNITY BANK, 900 Washington Street, Suite 100, Vancouver, Washington 98660

MODIFICATION OF DEED OF TRUST

Grantor(s): David Gildersleeve and Joanne Gildersleeve

Grantee(s): RIVERVIEW COMMUNITY BANK

Legal Description: Lot 4 Iman Rock Creek Tracts

Assessor's Property Tax Parcel or Account Number: 03-07-35-1-4-0900-00 Reference Numbers Of Documents Assigned or Released: 2. 3 – 1999 Car B 186 p 143 Aud Tri File M 134148

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is November 28, 2000. The parties and their addresses are:

GRANTOR:

CAVID GILDERSLEEVE 1110 NW Still Cove Lane Stevenson, Washington 98648 HUSBAND

JOANNÉ GILDERSLEEVE 1110 NW Still Cove Lane Stevenson, Washington 98648 WIFE

TRUSTEE: RIVERVIEW SERVICES, INC. Trustees PO Box 1068 Camas, Washington 98607

David Gildersleeve Washington Real Estate Modification WA/3NNING06FC00000000000000020000003n9

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LENDER:

RIVERVIEW COMMUNITY SANK
Organized and existing under the laws of Washington
900 Washington Street, Suite 100
Vancouver, Washington 98660
91-1609689

1. BACKGROUND. Grantor and Lender entered into a Security Instrument dated January 29, 1999 and recorded on February 3, 1999. The Security Instrument was recorded in the records of Skamania County, Washington at BOOK 186 PAGE 143 SKAMANIA COUNTY and covered the following described Property:

PARCEL I - LOT 4,: IMAN ROCK CREEK TRACTS, ACCORDING TO THE RECORDED PLAT THEREOF RECORDED IN BOOK A OF PLATS, PAGE 118, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON. PARCEL II - ALL OF THAT PORTION OF THE VACATED STREET LYING NORTH OF SAID LOT 4 (BEING 50 FEET WIDE), AND WEST OF THE EAST LINE OF SAID LOT 4, INURING THERETO BY REASON THE VACATION THEREOF. ALSO BY A DEED RECORDED IN BOOK 109, PAGE 815, SKAMANIA COUNTY DEED RECORDS.

The property is located in Skamania County at 1110 NW Still Cove Lane , Stevenson, Washington 98648.

- 2. MODIFICATION. For value received, Grantor and Lender agree to modify the original Security Instrument. Grantor and Lender agree that this Modification continues the effectiveness of the original Security Instrument. The Security Instrument was given to secure the original Secured Debts which have now been modified.
- 3. SECURED DEBTS. This Modification will secure the following Secured Debts:
 - A. Specific Debts. The modified Secured Debts include the following debts and all extensions, renewals, refinancings, modifications and replacements. A promissory note, No. 710001065, dated November 28, 2000, from Grantor to Lender, and a loan amount of \$39,449.34.
 - B. All Debts. All present and future debts from to Lender, even if this Modification is not specifically referenced, or if the future debt is unrelated to or of a different type than this debt. If more than one person signs this Modification, each agrees that it will secure debts incurred either individually or with others who may not sign this Modification. Nothing in this Modification constitutes a commitment to make additional or future loans or advances. Any such commitment must be in writing. In the event that Lender fails to provide notice of the right of rescission, Lender waives any subsequent security interest in the Grantor's principal dwelling that is created by this Modification. This Modification will not secure any debt for which a non-possessory, non-purchase money security interest is created in "household goods" in connection with a "consumer loan," as those terms are defined by federal law governing unfair and deceptive credit practices. This Modification will not secure any debt for which a security interest is created in "margin stock" and Lender does not obtain a "statement of purpose," as defined and required by federal law governing securities.
 - C. Sums Advanced. All sums advanced and expenses incurred by Lender under the terms of this Modification.

David Gildersleeve Weshington Real Estate Medification WA/3NNNGO6FC00000000000000200000003n9

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- 4. MAXIMUM OBLIGATION LIMIT. The total principal amount secured by this Modification at any one time will not exceed \$39,449.34. This limitation of amount does not include interest and other fees and charges validly made pursuant to this Modification. Also, this limitation does not apply to advances made under the terms of this Modification to protect Lender's security and to perform any of the covenants contained in this Modification.
- 5. WARRANTY OF TITLE. Grantor warrants that Grantor continues to be lawfully seized of the estate conveyed by this Security Instrument and has the right to irrevocably grant, convey and sell the Property to Trustee, in trust, with power of sale. Grantor also warrants that the Property is unencumbered, except for encumbrances of record.
- 6. CONTINUATION OF TERMS. Except as specifically amended in this Modification, all terms of the Security Instrument remain in effect.
- 7. ADDITIONAL TERMS. REMOVE FUTURE ADVANCE CLAUSE

SIGNATURES. By signing, Grantor agrees to the terms and covenants contained in this Modification. Grantor also acknowledges receipt of a copy of this Modification.

	Jannie Gildensleeve	
	LENDER:	
	RIVERVIEW COMMUNITY BANK	
	MICHAEL T ROBERTS, VICE PRESID	ENT
	ACKNOWLEDGMENT.	AF 70.
	(Individual) State of Washington Cre	inty of Stamania ss.
h.	Joanne Gildersleeve, WIFE, islare the person(s) who appeared before me, and said person(s) acknowledged that he/she/they signed this instrument and acknowledged it to be a free and	
•	voluntary act for the uses and purposes mentioned in the instrument.	
	Dated: 100 28, 2000	Laux Por Come
,	My appointment expires of mil. abox	(Notary Public in and for the State of
	WA abbeitinbert expires Chris 15 ml	Washington, residing at)
	STATE OF WASHINGTON	Stevenson _
	NOTARY PUBLIC	WAShireton
	Countries East 1940 JOI	U
	David Gildersleeve Washington Real Estate Modification WA/3NNING06FC00000000000000000000000000000000000	Initials
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