

146183

BOOK 230 PAGE 547

FILED IN RECORD  
STATE OF WASH  
BY SKAMANIA CO, TITLE

Oct 14 12 04 PM '02

J. Michael J. Jenson

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When recorded, return to:  
Portland Teachers Credit Union  
Lending Services  
PO Box 3750  
Portland, OR 97208-3750  
(503) 273-1737

## MODIFICATION OF TRUST DEED

Member  
**ROBERT J. NUCKOLES AND ELIZABETH PETRICK, HUSBAND AND WIFE**  
141 WEATHER ROCK ROAD  
UNDERWOOD, WA. 98651

The parties have entered into a trust deed, in which Portland Teachers Credit Union is the beneficiary and Member is the grantor, dated 10/17/2000, and recorded in the records of SKAMANIA County, State of WASHINGTON, at Book/Reel 203, Page/Image 678/Recording No. 139443.

The trust deed covers the following described real property:

See original trust deed for legal description.

Abbreviated legal description: Lot 5, TOWNSITE OF UNDERWOOD, COUNTY OF SKAMANIA, STATE OF WASHINGTON Tax parcel No. 03-10-23-2-0-0409-00

The parties wish to modify this trust deed in the following manner: (Put a check next to those numbers which apply.)

☒ (1) By INCREASING the amount secured by this trust deed from \$20,000.00 to \$40,000.00.

☐ (2) The loan secured by this trust deed is being converted from a:  
(loan type) \_\_\_\_\_ interest rate \_\_\_\_\_ % to:  
(loan type) \_\_\_\_\_ interest rate \_\_\_\_\_ %

You have selected a:

☐ Fixed rate Plan.

☐ Variable Rate Plan. The Annual Percentage Rate will be variable at Prime Rate as published in the Wall Street Journal on the 10<sup>th</sup> of the month (or the next business day if the 10<sup>th</sup> falls on a weekend) plus \_\_\_\_\_ % and is subject to change on the 21<sup>st</sup> of the month.

☒ (3) The Deed of Trust secures (check applicable loan type):

☒ **Line of Credit.** A revolving line of credit which obligates Credit Union to make advances to Grantor in the maximum principal amount at any one time of \$40,000.00 until the Agreement is terminated or suspended or if advances are made up to the maximum credit limit, and Grantor complies with the terms of the Agreement dated 10/17/2000. (In Oregon, for purposes of ORS 88.110, the maximum term of the Agreement, including any renewals or extensions, is 30 years from the date of the Agreement.) Funds may be advanced by Credit Union, repaid by Grantor, and subsequently readvanced by Credit Union in accordance with the Agreement. Notwithstanding the amount outstanding at any particular time, this Deed of Trust secures the total indebtedness under the Agreement. The unpaid balance of the line of credit under the Agreement will remain in full force and effect notwithstanding a zero outstanding balance on the line from time to time. Any principal advance under the line of credit that exceeds the amount shown above as the principal amount of the Agreement will not be secured by this Deed of Trust.

Rev 05/15/02



- ☐ **80% Home Equity Loan.** A home equity loan in the maximum principal amount of \$\_\_\_\_\_ under the terms of the Agreement. (In Oregon, for purposes of ORS 88.110, the maximum term of the Agreement, including renewals or extension, is 30 years from the date of the Agreement.) To the extent of repayment, Grantor may request subsequent loan advances subject to Credit Union's credit and security verification.
- ☐ **100% Home Equity Loan.** A home equity loan in the maximum principal amount of \$\_\_\_\_\_ under the terms of the Agreement. (In Oregon, for purposes of ORS 88.110, the maximum term of the Agreement, including renewals or extensions, is 30 years from the date of the Agreement.) To the extent of repayment, Grantor may request subsequent loan advances subject to Credit Union's credit and security verification.

In all other respects, the Trust Deed shall remain in full force and effect.

Executed this 11<sup>th</sup> day of Oct, 2002.

PORTLAND TEACHERS CREDIT UNION

BY [Signature]  
Credit Union

[Signature]  
ROBERT J. NUCKOLES Member

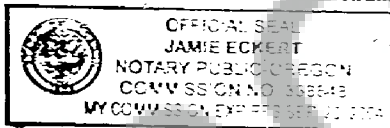
[Signature]  
ELIZABETH PETRICK Member

State of OREGON

County of MULTNOMAH

Oct 11<sup>th</sup> 2002

Personally appeared [Signature], being duly sworn, did say that (s)he is the Secretary of Portland Teachers Credit Union and that said instrument was signed and sealed in behalf of said Credit Union by authority of its Board of Directors; and that said instrument is his/her voluntary act and deed.



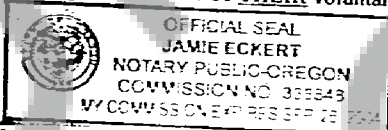
Before Me: [Signature]  
Notary Public for State of Oregon  
My Commission expires: 9-20-2004  
Residing at: 9730 SE Washington Portland OR

State of OREGON

County of MULTNOMAH

Oct 11<sup>th</sup> 2002

Personally appeared the above named ROBERT J. NUCKOLES AND ELIZABETH PETRICK and acknowledge the foregoing instrument to be THEIR voluntary act and deed.



Member #695158

Before Me: [Signature]  
Notary Public for State of Oregon  
My Commission expires: 9-20-2004  
Residing at: 9730 SE Washington Portland OR