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FILED  
SKAMANIA CO. TITLE  
J. HICKS

Dec 30 11:43 AM '02  
J. Hicks

J. Hicks

**AMENDMENT TO TRUST DEED**

File No. L-597-Q

**PARTIES:**

KEVIN D. WALLACE (Borrower)

-and-

FRONTIER INVESTMENT CO., an Oregon Corporation (Lender)

**RECITALS:**

1. On May 19, 1997 Borrower as grantor, made and executed a Construction Deed of Trust/Line of Credit Deed of Trust in favor of Lender, as beneficiary, which has been duly recorded in the Official Records of Skamania County, Washington, at Book. 165, Pages. 552-561 [hereafter the Deed of Trust].
2. The parties desire to amend this Deed of Trust in the following particulars only, and except as specifically modified herein, the Deed of Trust shall remain in full force and effect, and as originally written.

**AGREEMENTS:**

1. The foregoing Recitals are true, and are hereby incorporated by reference as if fully set forth herein.
2. The Deed of Trust shall no longer be a Line of Credit instrument.
3. The Deed of Trust shall secure a principal balance of \$116,000.00 as of the date of this amendment.
4. The Promissory Note which this Deed of Trust secures has been amended and shall be due and payable in full on September 3, 2007.
5. The new construction for which the original loan secured by the Deed of Trust was made has been completed.


DATED this 20 day of December, 2002

**BORROWER/GRANTOR:**

  
KEVIN D. WALLACE

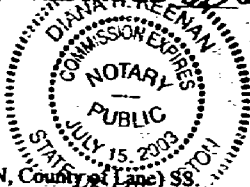
**LENDER/BENEFICIARY:**

FRONTIER INVESTMENT CO.,  
an Oregon Corporation

  
By Mark L. Dent  
Title: President

STATE OF Washington, County of Clark, SS.

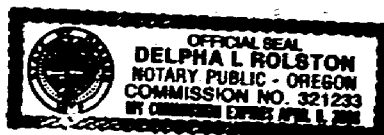
Personally appeared the above named Kevin D. Wallace, and acknowledged the foregoing instrument to be his/her/their voluntary act and deed this 20 day of December, 2002. Before me:




  
Notary Public for Washington

STATE OF OREGON, County of Lane, SS.

The foregoing instrument was acknowledge before me, by Mark L. Dent, the President of FRONTIER INVESTMENT CO., an Oregon Corporation, dba Rainland Mortgage Company on behalf of the Corporation, this 18 day of December, 2002.



After recording return to:  
Frontier Investment Co.  
P.O. Box 10166  
Eugene, OR 97440

  
Notary Public for Oregon