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BOOK 239 PAGE 253

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Recording Requested by &
When Recorded Return To:
US Recordings Inc.
2925 Country Drive Suite 201
St. Paul, MN 55117

MODIFICATION TO DEED OF TRUST (LINE AGREEMENT)

GRANTORS: KARL WINNER AND SUSAN CAROL WINNER Husband And Wife	
GRANTEE: UNITED STATES NATIONAL BANK OF OREGON	
REFERENCE NUMBER(S) OF DOCUMENT(S) BEING MODIFIED: Recorded on: 01/02/96 Recording Info: DOCUMENT #124193, BOOK 154, PAGE 659	
PARCEL IDENTIFICATION #: 03-08-22-4-0-0503-00	
ABBREVIATED LEGAL DESCRIPTION (lot, block, plat or section, township, range): PO SEC 22 T3N R8E, LOT 2 GLADYS GRENA SHORT PLAT BK 1 PG 48	
See Exhibit A for the full legal description which is on page # 4	

[Handwritten notes and signatures]

USR 12993680 WA

MODIFICATION TO DEED OF TRUST (LINE AGREEMENT)

This Modification amends a Home Equity Line Agreement and a Deed of Trust. Terms used in this Modification:

Home Equity Line Agreement	Bank: U.S. Bank National Association ND
Modification Date: November 15, 2002	4325 17 th Ave SW
Note Date: January 2, 1996	Fargo, ND 58103
Maturity Date: January 15, 2026	12993680
Account Number: 060987479098	Recordings Requested by &
Original Credit Limit: \$44,000	When Recorded Return To:
New Credit Limit: \$55,000	US Recordings, Inc.
Borrowers: Karl Winner	2925 Country Drive Ste 201
Susan Carol Winner	St. Paul, MN 55117
The Deed of Trust is described on Exhibit A to this Modification. The Grantors are also listed on Exhibit A.	

The Borrowers and the Bank entered into the Home Equity Line Agreement. The Grantors have signed the Deed of Trust securing the Home Equity Line Agreement. The deed of trust Property and other information about the deed of trust are described on Exhibit A.

The Borrowers and the Bank agree that the Home Equity Line Agreement is amended to increase the Credit Limit as shown above. The Grantors and the Bank agree that the Deed of Trust is amended to secure the entire Credit Limit on the Home Equity Line Agreement as amended. The maximum principal indebtedness secured by the Deed of Trust as amended by this Modification is the New Credit Limit shown above. The New Credit Limit represents \$44,000 of indebtedness originally secured by the Deed of Trust, plus \$11,000 in additional indebtedness secured by this Modification.

Borrowers and Grantors:

X <u>Karl Winner</u>	1-28-03	State of <u>Oregon</u>	ss.
Karl Winner	Date	County of <u>Hood River</u>	
X <u>Susan Carol Winner</u>		On this <u>28</u> day of <u>Jan</u> , 20 <u>03</u>	
Susan Carol Winner	Date	before me, a notary public, personally appeared	
	Date		

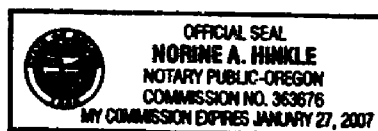
Note: Only those persons named as Grantors in Exhibit A have an interest in the Deed of Trust Property and are signing to amend the Deed of Trust. All other signers are signing merely to amend the Home Equity Line Agreement.

GL Bank 300 Cost Center 0013140

Karl Winner

Susan Carol Winner

Norine A. Hinkle
Notary Public
My commission expires 1-27-2007



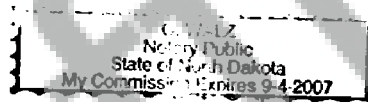
U.S. Bank National Association ND

Signature: Kelly J. Heyer
Kelly J. Heyer, Loan Operations Supervisor

State of North Dakota)
County of Cass)ss

This instrument was acknowledged before me on 7th day of February 2003 by
Kelly J. Heyer the Loan Operations Supervisor of U.S. Bank National Association ND, a
national banking association, on behalf of the association.

Notary Public, W. A. [Signature]
My commission expires 9-4-2007



MODIFICATION TO DEED OF TRUST (LINE AGREEMENT) - EXHIBIT A

Deed of Trust - a deed of trust signed, dated and recorded as shown.

Grantors: KARL WINNER AND SUSAN CAROL WINNER

Husband And Wife

Trustee: U.S. BANK OF WASHINGTON, NATIONAL ASSOCIATION

Beneficiary: UNITED STATES NATIONAL BANK OF OREGON

Deed of Trust Date: 12/27/95

Deed of Trust Recording Date: 01/02/96

Recording Office: Skamania County Recorder

Deed of Trust Recording Information: DOCUMENT #124193, BOOK 154, PAGE 659

Legal Description of Property:

A PARCEL OF LAND SITUATED IN THE SOUTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 22, TOWNSHIP 3 NORTH, RANGE 8 EAST OF THE WILLAMETTE, MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS: LOT 2 OF GLADYS GRENA SHORT PLAT, RECORDED IN BOOK 1 OF SHORT PLATS, PAGE 48, RECORDS OF SKAMANIA COUNTY.

Parcel ID: 03-08-22-4-0-0503-00

Property Address: 32 Aspen Lane
Home Valley, WA 98648

Certificate No. (Torrens Only):



U12993680-01FB04

DOT MODIFICATION
LONNR 00007479098
US Recordings

This instrument drafted by:

U.S. Bank National Association ND

Attn: Amy Kotula 701-461-3525

P.O. Box 2687

Fargo, ND 58108-2687

Mail Tax Statements to:

Karl Winner And Susan Carol Winner

32 Aspen Lane

Home Valley, WA 98648