

FILED FOR RECORD
SKAMANIA COUNTY, WASH
BY SKAMANIA CO. TITLE

RETURN ADDRESS:

Columbia River Bank
Hood River Branch
P O Box 980
2650 Cascade Avenue
Hood River, OR 97031

OCT 23 11 50 AM '03

J. MICHAEL GARRISON

Supervised
Signed by
Notary
Notary
Notary

502

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): _____

Additional on page _____

Grantor(s):

1. LLOYD, CHRIS M.

Grantee(s)

1. Columbia River Bank
2. Skamania County Title Company, Trustee

Legal Description: LOT 10 SCENIC HEIGHTS NO. 1

Additional on page _____

Assessor's Tax Parcel ID#: 03-10-20-3-4-0800-00

THIS MODIFICATION OF DEED OF TRUST dated October 15, 2003, is made and executed between CHRIS M. LLOYD, a single person ("Grantor") and Columbia River Bank, Hood River Branch, P O Box 980, 2650 Cascade Avenue, Hood River, OR 97031 ("Lender"), and SKAMANIA COUNTY TITLE COMPANY, whose mailing address is P.O. Box 277 - 41 Russell St., Stevenson, WA 98648 (referred to as "Trustee").

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated November 13, 2002 (the "Deed of Trust") which has been recorded in SKAMANIA County, State of Washington, as follows:

RECORDED NOVEMBER 15, 2002 IN SKAMANIA COUNTY, WASHINGTON RECORD NO. 232, PAGE 293.

REAL PROPERTY DESCRIPTION. The Deed of Trust covers the following described real property located in SKAMANIA County, State of Washington:

LOT 10 SCENIC HEIGHTS NO. 1, UNDERWOOD, WA. 98651

The Real Property or its address is commonly known as LOT 10 SCENIC HEIGHTS NO. 1, UNDERWOOD, WA 98651. The Real Property tax identification number is 03-10-20-3-4-0800-00

MODIFICATION. Lender and Grantor hereby modify the Deed of Trust as follows:

EXTEND THE MATURITY DATE TO MAY 15, 2004.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Deed of Trust shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Deed of Trust as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Deed of Trust (the "Note"). It is the intention of Lender to retain as liable all parties to the Deed of Trust and all parties, makers and endorser to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Deed of Trust does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

RETURN ADDRESS:
Columbia River Bank
Hood River Branch
P O Box 980
2650 Cascade Avenue
Hood River, OR 97031

MODIFICATION OF DEED OF TRUST

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1. LLOYD, CHRIS M.

Grantee(s):
1. Columbia River Bank

Legal Description: LOT 10 SCENIC HEIGHTS NO. 1, UNDERWOOD, WA _____ Additional on page _____

Assessor's Tax Parcel ID#: 03-10-20-3-4-0600-00

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MODIFICATION OF DEED OF TRUST
(Continued)

Loan No: 56161R

Page 2

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GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED OCTOBER 18, 2003.

GRANTOR:

X Chris M. Lloyd
CHRIS M. LLOYD, Grantor

LENDER:

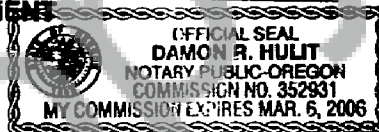
X Damon R. Hulit
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF OREGON

COUNTY OF HOOD RIVER

)
) ss
)



On this day before me, the undersigned Notary Public, personally appeared CHRIS M. LLOYD, personally known to me or proved to me on the basis of satisfactory evidence to be the individual described in and who executed the Modification of Deed of Trust, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 16th day of OCTOBER, 20 03

By Damon R. Hulit

Residing at THE DALLES, OR

Notary Public in and for the State of OR

My commission expires 3-6-06

Loan No: 56151R

MODIFICATION OF DEED OF TRUST
(Continued)

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LENDER ACKNOWLEDGMENT

STATE OF Oregon
COUNTY OF Hood River



On this 16th day of October, 2003, before me, the undersigned Notary Public, personally appeared Damon Thibault and personally known to me or proved to me on the basis of satisfactory evidence to be the Beneficiary, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By Kristina De Priest

Residing at Hood River

Notary Public in and for the State of OR

My commission expires 5-29-04