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BOOK 256 PAGE 973

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JAN 23 12 49 PM '04
Lowry
AUDITOR
J. MICHAEL GARVISON

AFTER RECORDING RETURN TO:
First Horizon Corporation, d/b/a First Horizon Home Loans
5808 Lake Washington Boulevard, Suite 400
Kirkland, WA 98033

SE 1/4 SEC 20 T3N R8E

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Loan Number: 0040649371

PARCEL ID: 03-08-20-1-4-0405-00

LOAN MODIFICATION AGREEMENT
(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 17th day of December, 2003, between PAMELA K. NEBLOCK, AN UNMARRIED WOMAN

("Borrower") and First Horizon Corporation, d/b/a First Horizon Home Loans

("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated July 10, 2003 and recorded in Book or Liber 149530, at page(s) , of the OFFICIAL Records of Skamania County, Washington [Name of Records] [County and State, or other Jurisdiction] and (2) the Note bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at

291 METZGER ROAD, Carson, WA 98610
[Property Address]

the real property described being set forth as follows:

A TRACT OF LAND IN THE NORTHEAST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 20, TOWNSHIP 3 NORTH, RANGE 8 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS:

LOT 1, MCLEOD SHORT PLAT, RECORDED IN BOOK 3 OF SHORT PLATS, PAGE 68, SKAMANIA COUNTY RECORDS.

ASSESSOR'S PARCEL NUMBER: 03-08-20-1-4-0405-00

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note and Security Instrument):

1. As of December 17, 2003, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. $ 99,915.00, consisting of the amount(s) loaned to Borrower by Lender and any interest capitalized to date.

2. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 5.625 %, from December 26, 2003. Borrower promises to make monthly payments of principal and interest of U.S. $ 575.17, beginning on the 1st day of February, 2004, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of 5.625 % will remain in effect until principal and interest is paid in full. By executing this Agreement, Borrower waives any Timely Payment Rewards rate reduction to which Borrower may be entitled. If on January 1, 2034 (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.

   Borrower will make such payments at P.O. Box 146, Memphis, TN 38101 or at such other place as Lender may require.

3. If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument.

   If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

4. Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever canceled, null and void, as of the date specified in paragraph No. 1 above:

   (a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note, including, where applicable, the Timely Payment Rewards rate reduction, as described in paragraph 1 of the Timely Payment Rewards Addendum to Note and paragraph A.1. of the Timely Payment Rewards Rider. By executing this Agreement, Borrower waives any Timely Payment Rewards rate reduction to which Borrower may have otherwise been entitled; and

   (b) all terms and provisions of any adjustable rate rider, or Timely Payment Rewards Rider, where applicable, or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.

5. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and Borrower and Lender

will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

First Horizon Corporation, d/b/a First Horizon Home Loans (Seal) -Lender

By: Candice Woodworth
VP, Constr. Loan Admin. Mgr

Pamela K. Neblock (Seal)
PAMELA K. NEBLOCK -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

[Space Below This Line For Acknowledgment]

State of Washington §
County of Skamania §
§

This instrument was acknowledged before me on
by PAMELA K. NEBLOCK

JENNIFER S. MCDONALD
NOTARY PUBLIC
STATE OF WASHINGTON
COMMISSION EXPIRES 10-21-06

Jennifer S. McDonald
Notary Public

CORPORATE ACKNOWLEDGMENT

Loan Number: 0040643371

State of WASHINGTON §
§ ss.:
County of King §

I certify that I know or have satisfactory evidence that Candice Woodworth
[name of person]
is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged it as the Vice-President
[type of authority, e.g., officer, trustee, etc.]
of First Horizon Corporation, d/b/a First Horizon Home Loans
[name of corporation or company] to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 12-17-03

(Signature)
Notary Public
(Title of Office)

(Seal or Stamp)

My appointment expires: 02-26-07

Notary Public
State of Washington
AIDA ARRAZOLA
My Appointment Expires Feb 26, 2007

Corporate Acknowledgment (Washington)
The Compliance Source, Inc.
To Order Call: (972) 980-2178 Fax (972) 392-2891
www.compliancesource.com

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