

When Recorded Return to:  
KeyBank National Association  
P.O. Box 16430  
Boise, ID 83715  
(541) 386-6252

SCTC 20533

## MODIFICATION AND EXTENSION OF PROMISSORY NOTE/DEED OF TRUST

GRANTOR(S): JOHN W. CRUMPACKER  
RONDA BRESIN

HUSBAND  
WIFE

GRANTEE ("Lender"): KeyBank National Association  
P.O. Box 16430  
Boise, ID 83715

TRUSTEE: KEYBANK USA NATIONAL ASSOCIATION  
431 E PARKCENTER BLVD BOISE, ID 83706

ABBREVIATED LEGAL DESCRIPTION:  
SW 1/4 SEC 20 & NE 1/4 SEC 29 T3N R10E

(Additional legal description on page 2.)

ASSESSOR'S TAX PARCEL OR ACCOUNT NUMBER: 03-10-20-0-0-1000-00  
REFERENCE NUMBERS OF DOCUMENTS MODIFIED AND EXTENDED: NA

<b>BORROWER</b>	
JOHN W. CRUMPACKER RONDA BRESIN	
<b>ADDRESS</b>	
10401 COOK UNDERWOOD RD UNDERWOOD, WA 98651	
TELEPHONE NO.	IDENTIFICATION NO.

THIS MODIFICATION AND EXTENSION OF PROMISSORY NOTE/DEED OF TRUST, dated the 2nd day of February 2004, is executed by and between the parties identified above and KeyBank National Association  
4910 Tiedeman Road, Suite B, Brooklyn, Ohio 44144 ("Lender").

A. On September 11, 2003, Lender made a loan ("Loan") to Borrower evidenced by Borrower's promissory note or agreement ("Note") payable to Lender in the original principal amount of two hundred thirty thousand and 00/100 Dollars (\$ 230,000.00), which Note is secured by a deed of trust ("Deed of Trust") executed by Grantor for the benefit of Lender and encumbering the real property described on Schedule A below ("Property") and recorded on September 23, 2003 in Book 250 at Page 799 in the Auditor's Office of SKAMANIA County, Washington. The Note and Deed of Trust and any other related documents are hereafter cumulatively referred to as the "Loan Documents".

B. The Note and Deed of Trust are hereby modified as follows:

1. TERMS OF REPAYMENT.

The maturity date of the Note is extended to \_\_\_\_\_, at which time all outstanding sums due to Lender under the Note shall be paid in full, and the Deed of Trust is modified accordingly. The parties acknowledge and agree that, as of \_\_\_\_\_, the unpaid principal balance due under the Note was \$ \_\_\_\_\_, and the accrued and unpaid interest on that date was \$ \_\_\_\_\_. The new repayment terms are as follows:



2. ADDITIONAL MODIFICATIONS.

The Deed of Trust and Note are further modified as follows:

The original amount of the Note, which is secured by the Deed of Trust referenced above, and the original principal amount of such Deed of Trust in the amount of two hundred thirty thousand and 00/100 dollars (\$230,000.00) is hereby increased to three hundred thirty six thousand and 00/100 dollars (\$336,000.00), an increase of one hundred six thousand and 00/100 dollars (\$106,000.00).

C. Additional Representations, Warranties and Agreements.

Grantor represents and warrants that Grantor owns the property free and clear of any liens or encumbrances other than the liens described on Schedule B below. Except as expressly modified herein, all terms and conditions of the Loan Documents shall remain in full force and effect. The parties hereby adopt, ratify and confirm these terms and conditions as modified. Borrower and Grantor agree to execute any additional documents which may be required by Lender to carry out the intention of this Agreement. As of the date of this Agreement, there are no claims, defenses, setoffs or counterclaims of any nature which may be asserted against Lender by any of the undersigned.

**SCHEDULE A**

The following described real property located in the County of SKAMANIA, State of Washington:

A PARCEL OF LAND WITHIN THE SOUTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 20 AND THE NORTHEAST QUARTER OF THE NORTHWEST QUARTER OF SECTION 29, ALL IN THE TOWNSHIP 3 NORTH, RANGE 10 EAST OF THE WILLAMETTE MERIDIAN, SITUATED IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON, DESCRIBED AS: LOT 1, M.GROVE SHORT PLAT #1 RECORDED JUNE 3, 1982, IN BOOK 3 OF SHORT PLATES, PAGE 30, AUDITOR FILE NO. 94174, EXCEPT TAX LOT 1002 DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHWEST CORNER OF LOT 2 OF MARTIN GROVE SHORT PLAT #1 AS SHOWN ON THE PLAT THEREOF RECORDED IN BOOK 3 OF SHORT PLATS AT PAGE 30, RECORDS OF SAID COUNTY; THENCE SOUTH 89 DEGS 49'56" EAST 225 FEET ALONG THE NORTH LINE OF SAID LOT 2, EXTENDED EASTERLY; THENCE ALONG A LINE PARALLEL WITH THE WEST EDGE OF SAID LOT 2. SOUTH 00 DEGS 18'50" WEST 140 FEET TO THE NORTH EDGE OF COOK-UNDERWOOD ROAD; THENCE WESTERLY ALONG SAID ROAD 225 FEET, MORE OR LESS, TO A POINT LYING SOUTH 00 DEGS 18'59" WEST OF THE NORTHWEST CORNER OF SAID LOT 2; THENCE ALONG THE WEST EDGE OF SAID LOT 2 NORTH 00 DEGS 18'59" EAST 140 FEET, MORE OR LESS, TO THE POINT OF BEGINNING.

**SCHEDULE B**

BORROWER AND LENDER REQUEST THE HOLDER OF ANY MORTGAGE, DEED OF TRUST OR OTHER ENCUMBRANCE WITH A LIEN WHICH HAS PRIORITY OVER THIS MORTGAGE TO GIVE NOTICE TO LENDER, AT LENDER'S ADDRESS SET FORTH ON PAGE ONE OF THIS MORTGAGE, OF ANY DEFAULT UNDER THE SUPERIOR ENCUMBRANCE AND OF ANY SALE OR OTHER FORECLOSURE ACTION.

GRANTOR: JOHN W. CRUMPACKER

*[Handwritten Signature]*

JOHN W. CRUMPACKER

GRANTOR: RONDA BRESIN

*[Handwritten Signature]*

RONDA BRESIN

GRANTOR:

GRANTOR:

GRANTOR:

GRANTOR:

GRANTOR:

GRANTOR:

Unofficial Copy

BORROWER: JOHN W. CRUMPACKER



JOHN W. CRUMPACKER

BORROWER: RONDA BRESIN



RONDA BRESIN

BORROWER:

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BORROWER:

BORROWER:

LENDER:

KeyBank National Association

Unofficial Copy

DOC # 2004152027  
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State of Oregon  
County of WOOD RIVER

I certify that I know or have satisfactory evidence that John R Crumacker

is the person who appeared before me, and said person acknowledged that he/she signed this instrument and acknowledged it to be his/her free and voluntary act for the uses and purposes mentioned in the instrument.

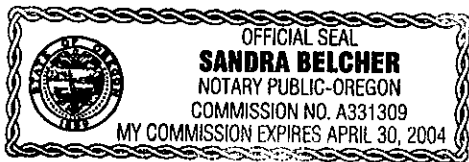
Dated: 2-2-04

Sandra R Belcher  
Notary Public (Print Name)

Notary  
Title

My appointment expires: 04/30/04

Sandra R Belcher



State of Washington  
County of \_\_\_\_\_

I certify that I know or have satisfactory evidence that Ronda Bresin

is the person who appeared before me, and said person acknowledged that he/she signed this instrument and acknowledged it to be his/her free and voluntary act for the uses and purposes mentioned in the instrument.

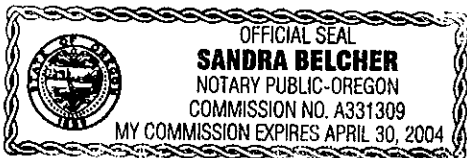
Dated: 2-2-04

Sandra R Belcher  
Notary Public (Print Name)

Notary  
Title

My appointment expires: 04/30/04

Sandra R Belcher



State of Washington  
County of \_\_\_\_\_

I certify that I know or have satisfactory evidence that \_\_\_\_\_

is that 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 this instrument and acknowledged it as the \_\_\_\_\_ of \_\_\_\_\_ to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: \_\_\_\_\_

\_\_\_\_\_  
Notary Public (Print Name)

\_\_\_\_\_  
Title

\_\_\_\_\_  
My appointment expires:

(Seal or Stamp)

State of Washington  
County of \_\_\_\_\_

I certify that I know or have satisfactory evidence that \_\_\_\_\_

is that 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 this instrument and acknowledged it as the \_\_\_\_\_ of \_\_\_\_\_ to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: \_\_\_\_\_

\_\_\_\_\_  
Notary Public (Print Name)

\_\_\_\_\_  
Title

\_\_\_\_\_  
My appointment expires:

(Seal or Stamp)

ACAPS # 040071337250C; ALS # 372001936103