

RETURN ADDRESS

Washington Mutual Bank
1170 Silber rd
Houston, Tx 77055

Doc # 2005158328
Page 1 of 6
Date: 08/15/2005 12:08P
Filed by: CLARK COUNTY TITLE
Filed & Recorded in Official Records
of SKAMANIA COUNTY
J. MICHAEL GARVISON
AUDITOR
Fee: \$37.00

Please print neatly or type information
Document Title(s)

modification of Home Equity Line of
credit Agreement and Security Instrument
Reference Number(s) of related documents:
2401537

Grantor(s) (Last, First and Middle Initial)

Additional Reference #'s on page _____

Dale Burnham

Grantee(s) (Last, First and Middle Initial)

Additional grantors on page _____

Washington mutual

Legal Description (abbreviated form: i.e. lot, block, plat or section, township, range, quarter/quarter)

Additional grantees on page _____

114 sec 31 T 2N R 6E

Assessor's Property Tax Parcel/Account Number

Additional legal is on page _____

02-06-31-3-0-0114-00

The Auditor/Recorder will rely on the information provided on this form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.

Additional parcel #'s on page _____

I am requesting an emergency nonstandard recording for an additional fee as provided in RCW 36.18.010. I understand that the recording processing requirements may cover up or otherwise obscure some part of the text of the original document.

Signature of Requesting Party

After recording return to:
Washington Mutual Bank, FA
Consumer Loan Records Center
1170 Silber Rd
Houston, TX 77055
Attn: Mailstop: CLRVLTXX



MODIFICATION OF HOME EQUITY LINE OF CREDIT AGREEMENT AND SECURITY INSTRUMENT

02-06-31-3-0-0114-00

Loan Number: 0068344795

102908 #114Sec 31T2NRLE

This Modification of Home Equity Line of Credit Agreement and Security Instrument ("Modification") is made and entered into on June 30, 2005 by and between Washington Mutual Bank, FA ("we," "us," "our," or "Bank") and the other person(s) signing below ("you," "your" or "Borrower").

You and Bank are parties to a home equity line of credit agreement including any riders or previous amendments, the ("Agreement") that establishes an account with an account number ending in the last four digits identified below (the "Account") from which you may obtain credit advances on a revolving basis from Bank. The Agreement is secured by a mortgage, deed of trust, trust indenture, deed to secure debt or other security instrument ("Security Instrument") recorded on 04/14/2003 as Instrument No. , in Book or Liber 240, Page(s) 537, in the Official Records of SKAMANIA County, Washington. The Security Instrument secures performance of your obligations under the Agreement and encumbers the property described in the Security Instrument and located at the address below (the "Property"), more particularly described in Exhibit "A" attached to and incorporated herein as part of this Modification.

You and Bank agree as follows:

1. **Effect of this Modification.** This Modification modifies, amends and supplements the Agreement and Security Instrument. To the extent of any inconsistency between the provisions of this Modification and the provisions of the Agreement or Security Instrument, the provisions of this Modification shall prevail over and supersede the inconsistent provisions of the Agreement or Security Instrument. Except as modified, amended or supplemented by this Modification, the Agreement and Security Instrument shall remain in full force and effect. This Modification will be legally binding and effective upon the parties only when it is signed by each of you and the Bank.

2. **Modified Terms and Conditions.** The terms and conditions of the Agreement and Security Instrument that are modified, amended, and supplemented by this Modification are set forth on the attached Exhibit "B" attached to and incorporated herein as a part of this Modification. The terms used in Exhibit "B" shall have the same meanings as the same or substantially equivalent terms used in the Agreement and the Security Instrument, whether or not the terms used in Exhibit "B," or the Agreement or Security Instrument, are capitalized.

0068344795

Borrower requests that a copy of any Notice of Default and of any Notice of Sale under the Security Instrument be mailed to the first Borrower named below at the Property address below.

Last Four Digits of Account No.: 4795

Property Address:

251 SNEIDER BARKS RD Washougal, WA 98671-7620

DATED at Washougal, WA this 30 day of June, 2005.

BORROWER(S):

DALE F BURNHAM

DALE F BURNHAM

Unofficial Copy

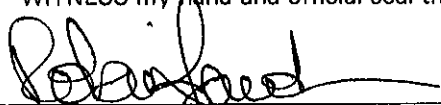
DOC # 2005158328
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STATE OF WASHINGTON)
) SS
 COUNTY OF Clallam)

On this day personally appeared before me _____
DALE F BURNHAM _____ and
 _____ and
 _____ and
 _____ and
 _____ and
 _____ and

to me known to be the individuals described in and who executed the within and foregoing instrument and acknowledge that they signed the same as their free and voluntary act and deed, for the uses and purposes therein mentioned.

WITNESS my hand and official seal this 30 day of June, 2005.


 Notary Public in and for the State of Washington
 Residing at: Vancouver
 My Commission expires: 10/10/05

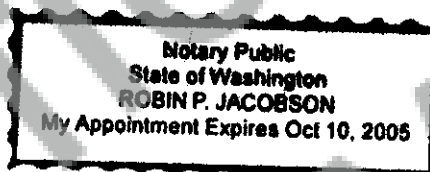


EXHIBIT "A"
ATTACHMENT TO SECURITY INSTRUMENT

Shown on Exhibit "A" attached hereto and made a part hereof by this reference.

A tract of land located in the Southwest quarter of the Southwest quarter of Section 31, Township 2 North, Range 6 East of the Willamette Meridian, Skamania County, Washington, described as follows:

BEGINNING at a point on the South line of the said Section 31, East 630 feet from the Southwest corner of the said Section 31; thence East along said Section line, 230 feet; thence parallel to the West line of the said Section 31, North 140 feet; thence West 90 feet; thence parallel to the West line of the said Section 31, North 415 feet, more or less, to the center of County Road No. 1214, designated as the Sneider-Barks Road; thence following the center line of said road Westerly 140 feet, more or less, to a point 630 feet East of the West line of said Section 31; thence South 563 feet, more or less, parallel to said West line to the Point of Beginning.

EXHIBIT "B"
ATTACHMENT TO SECURITY INSTRUMENT

Annual Fee: There is no annual fee on your Account.

Cancellation Fee: You will not be charged a cancellation fee for canceling the credit line within 36 months following the effective disbursement date or equivalent date stated in the Agreement. In any event, you may not cancel the credit line until you have paid in full all amounts owing under the Agreement and Security Instrument.

Credit Limit: The credit limit stated in the Agreement and the principal amount secured by the Security Instrument is hereby increased by \$20,000.00, from the current amount of \$190,000.00 to the increased amount of \$210,000.00. All other terms and conditions relating to the credit limit including, without limitation, our ability to reduce the credit limit during any period when certain events have occurred on your obligation not to attempt, request or obtain a credit advance that will cause your Account balance to exceed your credit limit, remain in full force and effect.

Daily Periodic Rate and ANNUAL PERCENTAGE RATE Change Dates: The daily periodic rate and ANNUAL PERCENTAGE RATE for variable rate advances under the Agreement will change on each day that the index changes, and the index will be determined daily. Any provisions of the Agreement indicating that the daily periodic rate and ANNUAL PERCENTAGE RATE for variable rate advances under the Agreement may only change monthly, or indicating that the index is determined only as of a specified date of the calendar month, are hereby deleted.

Margin: The margin used in the calculation of the ANNUAL PERCENTAGE RATE for variable rate advances under the Agreement is hereby changed to -0.5%.