

RETURN ADDRESS

Banner Bank  
PO Box 907  
Walla Walla, WA  
99362

Doc # 2005158641  
Page 1 of 3  
Date: 09/09/2005 10:06A  
Filed by: CLARK COUNTY TITLE  
Filed & Recorded in Official Records  
of SKAMANIA COUNTY  
J. MICHAEL GARVISON  
AUDITOR  
Fee: \$34.00

Please print neatly or type information  
Document Title(s)

Mortgage Extension Agreement

Reference Numbers(s) of related documents:

98580 2005155803

Additional Reference #'s on page \_\_\_\_\_

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

Fletcher, Andrew J.

Additional grantors on page \_\_\_\_\_

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

Banner Bank

Additional grantees on page \_\_\_\_\_

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

Additional legal is on page \_\_\_\_\_

Assessor's Property Tax Parcel/Account Number

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:  
BANNER BANK  
P.O. BOX 907  
WALLA WALLA, WA 99362  
ATTN: JEANNINE STANKE OR JANICE RICE

98580

**MORTGAGE EXTENSION AGREEMENT**  
{INDIVIDUAL}

Dated 9/2/05

Loan # 17004048

THIS INDENTURE made between  
ANDREW J FLETCHER, an unmarried man, as his separate estate

the Owners, and BANNER BANK, Lender.

WITNESSETH: that on December 16, 2004

delivered to lender their note in the sum of TWO HUNDRED EIGHTY THOUSAND AND No/100 Dollars  
(\$ 280,000.00 ), secured by a (mortgage/deed of trust) dated December 16, 2004 which  
(mortgage/deed of trust) was recorded January 3, 2005 in Volume -- of Mortgages,  
at page -- in Auditor's File No. 2005155803 of the records in the office of the County  
Auditor of Skamania County, State of Washington, and upon which there is owing a principal  
balance of TWO HUNDRED EIGHTY THOUSAND AND No/100  
Dollars (\$280,000.00 ), and the Owners desire to obtain the additional sum of  
TWENTY THOUSAND AND No/100 Dollars  
(\$ 20,000.00 ) upon the security of the property described in said (mortgage/deed of trust).

IT IS THEREFORE AGREED: That

1. Lender has this day made an additional advance in the sum of  
TWENTY THOUSAND AND No/100 Dollars  
(\$ 20,000.00 ), making a total indebtedness secured by said (mortgage/deed of trust) of  
THREE HUNDRED THOUSAND AND No/100 Dollars  
(\$ 300,000.00 ), interest having been paid to September 1, 2005 Payments  
upon the original note and upon the additional advance shall be made beginning the 1st day of  
December, 2005 in the sum of ONE THOUSAND SEVEN HUNDRED NINETY EIGHT AND 66/100 Dollars  
(\$ INTEREST ONLY ), per month, to be applied first to interest and the balance to principal until said  
indebtedness is paid in full, and that, in addition, said purchasers will pay the sum of \_\_\_\_\_ Dollars  
(\$ INTEREST ONLY ), estimated to be sufficient to pay taxes and insurance on said property, which  
estimate may be revised, making a total current payment of \_\_\_\_\_ Dollars  
(\$ INTEREST ONLY ), per month.

2. All provisions of the original (mortgage/deed of trust) except as herein expressly modified, shall  
remain in full force and effect.

3. In the event of default in any payment or the breach of any covenant of the (mortgage/deed of  
trust) or of this agreement or any note secured by said (mortgage/deed of trust) the whole indebtedness  
shall, at the option of the Lender, become immediately due and collectible and Lender may foreclose said  
(mortgage/deed of trust). In any suit or action upon the (mortgage/deed of trust) or this agreement, the  
Owners agree to pay reasonable attorney's fees and costs.

4. The Owners hereby agree to pay the indebtedness evidenced by the original (mortgage/deed of trust), together with the additional advance, and to perform all of the covenants of the (mortgage/deed) and this agreement and certify and declare that there are no liens, mortgages or judgements, which are encumbrances against the property described in said (mortgage/deed of trust) except the original first (mortgage/deed of trust) as herein modified.

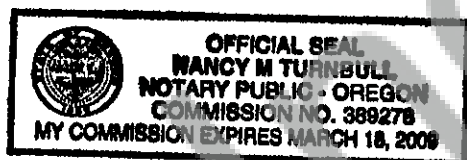
Andrew J Fletcher  
ANDREW J FLETCHER

STATE OF Oregon )  
County of Washington ) ss.

THIS IS TO CERTIFY that on this 6th day of September, 2005 before me, the undersigned, a Notary Public in and for the State of Washington, personally appeared the within named Andrew J Fletcher

to me known to be the identical person described in and who executed the within instrument, and acknowledged to me that he executed the same freely and voluntarily for the purpose mentioned.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.



Nancy M. Turnbull  
Notary Public in and for the State of Oregon  
residing at Portland, Oregon