

This Space Provided for Recorder's Use

WHEN RECORDED RETURN TO:  
Oregon Pioneer Federal Credit Union  
17884 SE MCLOUGHLIN BLVD  
PORTLAND, OR 97267

### MODIFICATION AGREEMENT

Grantor(s): Angela Powell

Grantee: Oregon Pioneer Federal Credit Union

Legal Description: Lot 35 of COLUMBIA HEIGHTS, according to the recorded Plat thereof, recorded in Book 'A' of Plats, Page 136, in the County of Skamania, State of Washington.

For complete legal description, see attached Exhibit A.

Assessor's Property Tax Parcel or Account No.: 03-08-29-4-1-1401-00

Reference Numbers of Documents Assigned or Released:

On or about 5/31/06, Grantor(s) executed and delivered to Oregon Pioneer Credit Union, as Beneficiary, a Deed of Trust encumbering the real property described above. *Auditor File*

*No. 2006161757*

See Exhibit A attached hereto and by this reference incorporated herein.

This Deed of Trust was recorded on 5/31/06, at Skamania County Title Company in the records of Skamania County.

**MODIFICATION.** Trustor and Lender hereby modify the Deed of Trust and the obligation secured by the Deed of Trust ("Loan Agreement") as follows:

- ☒ **Principal Balance Increase.** The principal amount is increased to \$25,000.00.
- ☐ **Interest Rate.** The interest rate is changed to        %.
- ☐ **Payment Schedule.** The new payment schedule is

- ☐ **Extension.** The maturity date is changed to
- ☐ **Assumption.** The following person(s) or entity(s), referred to below as the "Assuming Party," has assumed and is now liable for the indebtedness and obligations of Trustor under the Deed of Trust.

**Name:**

**Address:**

**CONTINUING VALIDITY.** Except as previously modified above, the terms of the original Deed of Trust and Loan Agreement 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 and the Loan Agreement as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the Loan Agreement. 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 Loan Agreement, 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.

DATED this 9th of June, 2006.

**EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION AGREEMENT AND GRANTOR AGREES TO ITS TERMS.**

**GRANTORS: Angela Powell**

STATE OF OREGON )

) ss.

County of Clackamas )

On this 9th day of June, 2006, before me, a Notary Public in and for said state, personally appeared Angela Powell, known to me to be the person who executed the Modification Agreement and acknowledged to me that executed the same for the purposes therein stated.

Notary Public for Oregon  
My Commission Expires: 8/08/08

