

After Recording Return to:

Richard T. Anderson, Jr.
ANDERSON & MONSON, P.C.
10700 SW Beaverton-Hillsdale Hwy.
Suite 460
Beaverton, OR 97005

MODIFICATION OF DEED OF TRUST

107463

This modification relates to the following Deed of Trust ("Trust Deed"):

Grantor:	Steven K. Polito, a married man, as his separate estate
Trustee:	Clark County Title Company
Beneficiary:	American General Home Equity, Inc.
Date:	January 31, 2006
Recording Date:	February 2, 2006
Recording Reference:	Doc. # 2006160441
Re-Recording Date:	June 22, 2006
Re-Recording Reference:	Doc. #2006162077
County of Recording:	Skamania County, Washington

Assessor's Parcel Tax No.: Lot 4 - 01-05-05-0-0-0700-00; Lot 1 - 01-05-05-0-0-0701-00; Lot 2 - 01-05-05-0-0-0702-00; and Lot 3 - 01-05-05-0-0-0703-00

Grantor is the "Borrower" as defined in the Trust Deed and Beneficiary is the "Lender" as defined in the Trust Deed. The Lender and Borrower hereby modify the Trust Deed as follows:

1. The Property, as referenced in the Trust Deed, includes the real property described by the perimeter legal description attached hereto as Exhibit A. The real property was short platted after the recording of the Trust Deed, and the new short platted legal description is the following property located in Skamania County, Washington:

Lots 1, 2, 3 and 4, EAGLE PEAK SHORT PLAT, recorded under Auditor's File No. 2006162927, records of Skamania County, Washington.

The real property described in the new short platted legal description shall continue in full

force and effect as part of the "Property" which secures all obligations on the Trust Deed and the "Note" as defined in the Trust Deed.

2. Paragraph 16 of the Trust Deed which prohibits the sale or transfer of all or any part of the Property shall continue to be applicable. Nevertheless, Lender agrees that upon the written request of Borrower, Lender shall consent to the sale or transfer of any individual short platted lot, but only so long as: (a) Borrower is not in default to Lender under the Trust Deed or any instrument secured by the Trust Deed (including the "Note") as of the time of sale or transfer; and (b) Borrower pays to Lender at the time of such sale or transfer, the following "Release Payment(s)": (i) upon the sale of each of the first three short platted lots, a sum equal to \$62,000 by cash, cashiers check or certified check, for each such lot, and (ii) upon the sale of the last short platted lot, a sum equal to all unpaid sums owed to Lender under the Note and the Trust Deed. Lender is under no duty or obligation to release any short platted lot unless Lender has received the required Release Payment upon each sale or transfer of such short platted lot, and Lender shall not be deemed to have consented to any sale or transfer of a short platted lot unless the applicable Release Payment is received by Lender as provided herein.

3. Borrower hereby ratifies and reaffirms the Trust Deed as modified herein, together with all obligations secured by the Trust Deed (including the Note).

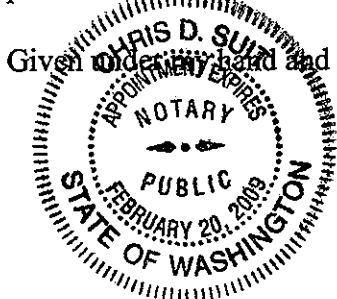
4. The original priority of the Trust Deed shall not be impaired or affected by this modification, and the Note and Trust Deed shall continue in full force and effect in accordance with their terms, as modified herein.

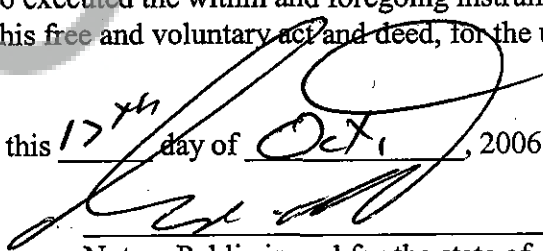

Steven K. Polito

STATE OF WASHINGTON)
) ss.
County of Clark)

On this day personally appeared before me Steven K. Polito to me known to be the individual, or individuals described in and who executed the within and foregoing instrument, and acknowledged that he signed the same as his free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 17th day of Oct, 2006.




Notary Public in and for the state of
Washington residing at:
CHRIS D. SUIT

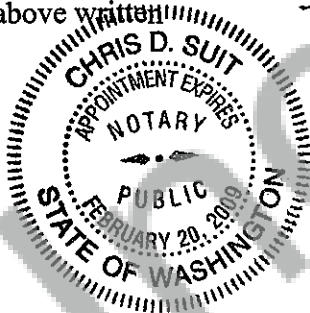
AMERICAN GENERAL HOME EQUITY, INC.

By: [Signature] Dan Read
Title: Assistant Manager

STATE OF WASHINGTON)
) ss.
County of Clark)

On this 17th day of October, 2006, before me personally appeared Dan Read to me known to be the Assistant Manager of the corporation that executed the within and foregoing instrument, and acknowledged said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that he was authorized to execute said instrument and that the seal affixed is the corporate seal of said corporation.

In Witness Whereof I have hereunto set my hand and affixed my official seal the day and year first above written



[Signature] CHRIS D. SUIT
(Signature)
Notary
Title

Chris D. Suit
Notary Public in and for the state of Washington
residing at: **American General Finance, Inc.**
3000 NE Andreson Rd.
Bldg. B Ste. 104
Vancouver, WA 98661-7333
(Phone: 360 - 694-8457)
(Fax: 360 - 699-6416)

EXHIBIT A

LEGAL DESCRIPTION

Steven K. Polito
Assessor's Tax Parcel No.
01-05-05-0-0-0700-00

A portion of the Southwest quarter of the Southeast quarter and the Southeast quarter of the Southwest quarter of Section 5, Township 1 North, Range 5 East, Willamette Meridian, Skamania County, Washington, described as follows:

BEGINNING at a 5/8 inch iron rod marking the South Quarter Corner of Section 5, as shown in that Survey recorded in Skamania County Auditors File No. 2004154515; thence South 89° 32' 07" East, along the South line of the Southeast quarter of Section 5, as shown in said survey, for a distance of 200.00 feet; thence North 01° 00' 00" East, 267.30 feet; thence North 90° 00' 00" East, 135.00 feet; thence North 01° 00' 00" East, 219.90 feet to the TRUE POINT OF BEGINNING; thence North 90° 00' 00" West, 324.25 feet; thence North 01° 00' 00" East, 213.27 feet; thence North 89° 19' 36" West, 336.65 feet to a point on the West line of the East half of the East half of the Southeast quarter of the Southwest quarter of Section 5; thence North 01° 15' 41" East, 630.00 feet to the Northwest corner of the East half of the East half of the Southeast quarter of the Southwest quarter of Section 5; thence South 89° 07' 22" East, along the North line of the Southeast quarter of the Southwest quarter of Section 5, for a distance of 328.98 feet to the Northwest corner of the Southwest quarter of the Southeast quarter of Section 5; thence South 89° 23' 12" East, along the North line of the Southwest quarter of the Southeast quarter of Section 5, for a distance of 1117.58 feet; thence South 01° 13' 43" West, 662.46 feet; thence South 89° 27' 41" East, 200.02 feet to the East line of the Southwest quarter of the Southeast quarter of Section 5; thence South 01° 13' 43" West, along said East line, 106.10 feet; thence North 90° 00' 00" West, 985.66 feet; thence South 01° 00' 00" West, 59.79 feet to the TRUE POINT OF BEGINNING.

TOGETHER WITH a 30-foot easement for ingress, egress, and utilities, as more specifically described in that Grant of Easement dated October 14, 2005, recorded March 1, 2006, under Skamania County Auditor's File No. 2006160693