

WHEN RECORDED RETURN TO:

Advantis Credit Union  
PO Box 14220  
Portland, OR 97293-0220

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**MODIFICATION AGREEMENT  
(TRUST DEED)**

Grantor(s): **Vincent R. Crabtree and Cynthia L. Crabtree, husband and wife**

Grantee(s): **Advantis Credit Union**

**Legal Description:**

**Lot 2 of R & L GARDNER SHORT PLATS, recorded in Book "3" of SHORT PLATS, page 347,  
records of Skamania County, Washington**

Assessor's Property Tax Parcel or Account No.: **02 05 32 3 0 0104 00**

**CURRENT OBLIGATION.** On or about **5/13/2005**, Grantor(s) **Vincent R. & Cynthia L. Crabtree**, executed and delivered to Advantis Credit Union, as Beneficiary, a Deed of Trust encumbering the real property described above. The deed of Trust was recorded on **5/18/2005**, as fee number **2005157328** in the records of **Skamania** County, Washington. The Deed of Trust secures a promissory note ("Obligation") in the amount of **\$19,800.00**.

**MODIFICATION.** Grantor(s) and Lender hereby modify the Deed of Trust and the Obligation as follows:

- Principal Amount Increase.** The principal amount is increased to **60,000.00**
- Interest Rate.** The interest rate is changed to
- Payment Schedule.** The new payment due date 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: \_\_\_\_\_

**Fee.** Borrower agrees to pay Credit Union a fee of \_\_\_\_\_ in exchange for this modification. Borrower hereby authorizes Credit Union to deduct the fee from Borrower(s) share account with Credit Union, unless Borrower pays the fee separately to Credit Union upon signing this Modification Agreement.

**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 actions.

DATED this 20th day of November, 2006.

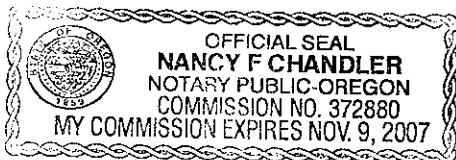
**EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION, AND EACH GRANTOR AGREES TO ITS TERMS.**

GRANTOR(S):

*Vincent R. Crabtree* *Cynthia L. Crabtree*  
Vincent R. Crabtree Cynthia L. Crabtree

STATE OF OREGON )  
)ss.  
County of Multnomah )

On this 20th day of November, 2006 before me, a Notary Public in and for said state, personally appeared Vincent R. Crabtree and Cynthia L. Crabtree, known to me to be the person(s) who executed the Modification Agreement and acknowledged to me that he/she/they executed the same for the purpose therein stated.



*Nancy F. Chandler*  
Notary Public for Oregon  
My commission expires: 11/9/07