Doc # 2006163868

Page 1 of 2

Date: 12/01/2006 09:55A

Filed by: CLARK COUNTY TITLE

Filed & Recorded in Official Records
of SKAMANIA COUNTY

SKAMANIA COUNTY AUDITOR
J MICHAEL GARVISON

Fee: \$33.00

WHEN RECORDED RETURN TO:

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

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 ("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	

MODIFICATION AGREEMENT-reg

1

<u></u> j	Party," has assumed and is now liable for the indebtedness and obligations of Trustor
	under the Deed of Trust.
	Name: Address:
	Audicos.
	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.
Loan Agreement not waive Lende above nor oblig satisfaction of th and all parties, r expressly release released by virth Modification, the representation to otherwise will no all such actions.	VALIDITY. Except as previously modified above, the terms of the original Deed of Trust and shall remain unchanged and in full force and effect. Consent by Lender to this Modification does er's right to require strict performance of the Deed of Trust and the Loan Agreement as changed ate Lender to make any future modifications. Nothing in this Modification shall consititute a see Loan Agreement. It is the intention of Lender to retain as liable all parties to the Deed of Trust makers, and endorsers to the Loan Agreement, including accommodation parties, unless a party is ed by Lender in writing. Any maker or endorser, including accommodation makers, shall not be use of this Modification. If any person who signed the original Deed of Trust does not sign this en all persons signing below ackowledge that this Modification is given conditionally based on the Lender that the non-signing person consents to the changes and provisions of this Modification or to be released by it. This waiver applies not only to any initial extension or modification but also to
DATEI	this 20th day of November , 2006 .
	TTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS ON, AND EACH GRANTOR AGREES TO ITS TERMS.
J. R. (was Crawling of Character of Ch
Vincent R. Cra	abtree Cynthia L. Crabtree
STATEOF ORE)ss.
On this	20th day of November , 2006 before me, a Notary Public in and for said state,
	red Vincent R. Crabtree and Cynthia L. Crabtree be the person(s) who executed the Modification Agreement and acknowledged to me that he/she/they
	the for the purpose therein stated.
NOT. COM	OFFICIAL SEAL NOTE OF CHANDLER ARY PUBLIC-OREGON AMISSION NO. 372880 ON EXPIRES NOV. 9, 2007