

AFTER RECORDING MAIL TO:

Name Sterling Savings Bank
Address PO Box 67
City / State White Salmon, WA 98672

Document Title(s): (or transactions contained therein)

1. modification of Deed of Trust
- 2.
- 3.
- 4.

Reference Number(s) of Documents assigned or released:

8-16-04 Auditor NO. 2004154091

☐ Additional numbers on page _____ of document



Grantor(s): (Last name first, then first name and initials)

1. Miller, Robert J
2. Miller, Beverly J
- 3.
- 4.
5. ☐ Additional names on page _____ of document

Grantee(s): (Last name first, then first name and initials)

1. Sterling Savings Bank
- 2.
- 3.
- 4.
5. ☐ Additional names on page _____ of document

Abbreviated Legal Description as follows: (i.e. lot/block/plat or section/township/range/quarter/quarter)

NE Corner W 1/2, W 1/2, NE 1/4, SW 1/4, Sec 20,
TWP 3N, R10E, Willametter Meridian

☒ Complete legal description is on page 3 of document

Assessor's Property Tax Parcel / Account Number(s):

03-18-20-0-0-0702-00

WA-1

NOTE: The auditor/recorder will rely on the information on the form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.



1067464

Page: 1 of 3

01/05/2007 02:19P

Klickitat Co.

RETURN ADDRESS:

Sterling Savings Bank
Loan Support
PO Box 2224
Spokane, WA 99210

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 601038223

Additional on page ____

Grantor(s):

1. MILLER, ROBERT J
2. MILLER, BEVERLY J

Grantee(s)

1. Sterling Savings Bank

Legal Description: NE CORNER, W1/2, W1/2, NE1/4, SW1/4, SEC20,
TWP 3N, R10E, WILLAMETTER MERIDIAN

Additional on page 2

Assessor's Tax Parcel ID#: 03-10-20-0-0-0702-00

THIS MODIFICATION OF DEED OF TRUST dated January 3, 2007, is made and executed between between ROBERT J MILLER and BEVERLY J MILLER, husband and wife ("Grantor") and Sterling Savings Bank, whose address is White Salmon, 73 Northeast Estes Street, White Salmon, WA 98672 ("Lender").



1067464
Page: 2 of 3
01/05/2007 02:19P
Klickitat Co.

MODIFICATION OF DEED OF TRUST
(Continued)

Loan No: 601038223

Page 2

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated August 12, 2004 (the "Deed of Trust") which has been recorded in SKAMANIA County, State of Washington, as follows:

RECORDED AUGUST 16, 2004 UNDER SKAMANIA COUNTY AUDITOR'S FILE #2004154091.

REAL PROPERTY DESCRIPTION. The Deed of Trust covers the following described real property located in SKAMANIA County, State of Washington:

BEGINNING AT THE NORTHEAST CORNER OF THE WEST HALF OF THE WEST HALF OF THE NORTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 20, TOWNSHIP 3 NORTH, RANGE 10 EAST OF THE WILLAMETTE MERIDIAN. THENCE SOUTH 00° 54' 20" WEST ALONG THE EAST LINE OF THE SAID WEST HALF OF THE WEST HALF OF THE NORTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 20, 135.60 FEET; THENCE NORTH 88° 11' 55" WEST PARALLEL TO THE NORTH LINE OF THE SOUTHWEST QUARTER OF SECTION 20, 300.00 FEET TO THE TRUE POINT OF BEGINNING; THENCE NORTH 00° 54' 20" EAST PARALLEL TO THE SAID EAST LINE 307 FEET, MORE OR LESS, TO THE CENTERLINE OF SCOGGINS ROAD; THENCE WESTERLY ALONG SAID CENTERLINE 31.43 FEET, MORE OR LESS, TO THE WEST LINE OF THE SOUTHEAST QUARTER OF THE NORTHWEST QUARTER OF SAID SECTION 20; THENCE SOUTHERLY ALONG SAID WEST LINE AND THE WEST LINE OF SAID NORTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 20, A DISTANCE OF 307 FEET, MORE OR LESS, TO A POINT WHICH BEARS NORTH 88° 11' 55" WEST FROM THE TRUE POINT OF BEGINNING. THENCE SOUTH 88° 11' 55" EAST 31.43 FEET, MORE OR LESS, TO THE TRUE POINT OF BEGINNING.

The Real Property or its address is commonly known as 282 SCOGGINS RD, UNDERWOOD, WA 98651. The Real Property tax identification number is 03-10-20-0-0702-00.

MODIFICATION. Lender and Grantor hereby modify the Deed of Trust as follows:

TERMS OF THE NOTE ARE HEREBY AMENDED AS FOLLOWS: NOTE DATED JANUARY 3, 2007 IN THE PRINCIPAL AMOUNT OF \$40,000.00 WITH A MATURITY DATE OF JANUARY 15, 2017.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Deed of Trust 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 as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Deed of Trust (the "Note"). 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 Note, 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.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED JANUARY 3, 2007.

GRANTOR:

x Robert J. Miller
ROBERT J MILLER

x Beverly J. Miller
BEVERLY J MILLER

LENDER:

STERLING SAVINGS BANK

x Phonda L. Smith
Authorized Officer



1067464

Page: 3 of 3

01/05/2007 02:19P

Klickitat Co.

MODIFICATION OF DEED OF TRUST
(Continued)

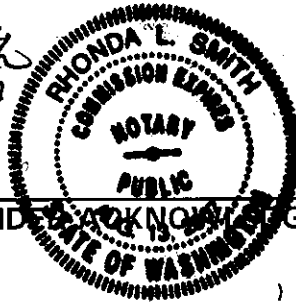
Loan No: 601038223

Page 3

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington)
) SS
COUNTY OF Klickitat)

On this day before me, the undersigned Notary Public, personally appeared ROBERT J MILLER and BEVERLY J MILLER, personally known to me or proved to me on the basis of satisfactory evidence to be the individuals described in and who executed the Modification of Deed of Trust, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 3rd day of January, 2007By Rhonda L SmithResiding at White SalmonNotary Public in and for the State of WAMy commission expires 8-13-07

LENDER'S ACKNOWLEDGMENT

STATE OF Washington)
) SS
COUNTY OF Klickitat)

On this 3rd day of January, 2007 before me, the undersigned Notary Public, personally appeared Rhonda L Smith and personally known to me or proved to me on the basis of satisfactory evidence to be the Lender, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the correct seal of the Lender.

By Sydney D CurtisSTATE OF WASHINGTON
My Commission Expires
JANUARY 15, 2008Residing at KlickitatNotary Public in and for the State of WAMy commission expires 1/15/08