

Doc # 2007165215
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Date: 03/06/2007 10:11A
Filed by: SKAMANIA COUNTY TITLE
Filed & Recorded in Official Records
of SKAMANIA COUNTY
SKAMANIA COUNTY AUDITOR
J MICHAEL GARVISON
Fee: \$34.00

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

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 701049881

Additional on page ____

Grantor(s):

1. HECKER, ROBERTA P

Grantee(s)

1. Sterling Savings Bank

Legal Description: L 1, STEVENSON PARK ADD. PG 38 OF BK A OF PLATS

Additional on page 2

Assessor's Tax Parcel ID#: 03-07-36-1-4-3000-00

THIS MODIFICATION OF DEED OF TRUST dated March 2, 2007, is made and executed between ROBERTA P HECKER, AN UNMARRIED PERSON ("Grantor") and Sterling Savings Bank, whose address is White Salmon, 73 Northeast Estes Street, White Salmon, WA 98672 ("Lender").

*DT Recorded 2-14-07 in Auditor File No.
2007165016*

**MODIFICATION OF DEED OF TRUST
(Continued)**

Loan No: 701049881

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DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated February 7, 2007 (the "Deed of Trust") which has been recorded in SKAMANIA County, State of Washington, as follows:

RECORDED FEBRUARY 14, 2007 UNDER SKAMANIA COUNTY AUDITOR'S FILE #2007165016.

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

A TRACT OF LAND LOCATED IN LOT 1 OF STEVENSON PARK ADDITION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD AT PAGE 38 OF BOOK A OF PLATS, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS:
BEGINNING AT A POINT IN THE CENTER OF KANAKA CREEK MARKED BY A ONE INCH IRON PIPE DRIVEN IN THE GROUND 150 FEET SOUTH OF THE NORTH LINE OF LOT 1 OF STEVENSON PARK ADDITION AFORESAID; THENCE SOUTHEASTERLY DOWN KANAKA CREEK 300 FEET, MORE OR LESS, TO THE CENTER OF A CROSS CHISELED IN A VERY LARGE ROCK NEAR THE SIDE OF KANAKA CREEK, THE INITIAL POINT OF THE TRACT HEREBY DESCRIBED; THENCE IN A NORTHEASTERLY DIRECTION TO A POINT 300 FEET SOUTH OF THE NORTH LINE OF THE SAID LOT 1 AND 185 FEET WEST OF THE WEST LINE OF STRAWBERRY ROAD AS SHOWN ON SAID PLAT; THENCE NORTH 82 FEET; THENCE SOUTH 85° WEST TO INTERSECTION WITH THE CENTER OF KANAKA CREEK; THENCE SOUTHEASTERLY ALONG THE CENTER OF KANAKA CREEK TO THE INITIAL POINT; TOGETHER WITH AN EASEMENT 15 FEET IN WIDTH FOR A RIGHT OF WAY FOR ACCESS TO THE ABOVE DESCRIBED REAL PROPERTY OVER THE EXISTING ROAD CONNECTING WITH THE COUNTY ROAD KNOWN AND DESIGNATED AS STRAWBERRY ROAD;
AND SUBJECT TO AN ACCESS ROAD EASEMENT GRANTED TO STANLEY J MEYER AND VIOLET I MEYER, HUSBAND AND WIFE, BY DEED DATED JUNE 17, 1959, AND RECORDED JULY 2, 1959, AT PAGE 187 OF BOOK 46 OF DEEDS, UNDER AUDITOR'S FILE NUMBER 55573, RECORDS OF SKAMANIA COUNTY, WASHINGTON; AND SUBJECT TO A ROAD MAINTENANCE AGREEMENT DATED OCTOBER 9, 1965, AND RECORDED DECEMBER 22, 1965, AT PAGE 189 OF BOOK 55 OF DEEDS, UNDER AUDITOR'S FILE NUMBER 66115, RECORDS OF SKAMANIA COUNTY, WASHINGTON

The Real Property or its address is commonly known as 84 THOMAS STREET, STEVENSON, WA 98648. The Real Property tax identification number is 03-07-36-1-4-3000-00.

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

TERMS OF THE NOTE ARE HEREBY AMENDED AS FOLLOWS: NOTE DATED MARCH 2, 2007 IN THE PRINCIPAL AMOUNT OF \$35,000.00 WITH A MATURITY DATE OF MARCH 10, 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 MARCH 2, 2007.

GRANTOR:

x Roberta P. Hecker
ROBERTA P HECKER

LENDER:

STERLING SAVINGS BANK

x Phonda Smith
Authorized Officer

MODIFICATION OF DEED OF TRUST
(Continued)

Loan No: 701049881

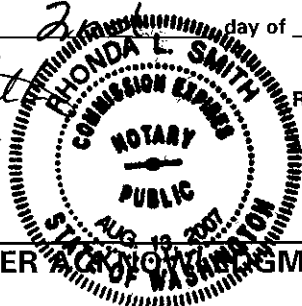
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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington)
) SS
COUNTY OF Klickitat)

On this day before me, the undersigned Notary Public, personally appeared **ROBERTA P HECKER**, personally known to me or proved to me on the basis of satisfactory evidence to be the individual described in and who executed the Modification of Deed of Trust, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 2nd day of March, 2007
By Rhonda L. Smith Residing at White Salmon
Notary Public in and for the State of WA My commission expires 8-13-07



LENDER ACKNOWLEDGMENT

STATE OF Washington)
) SS
COUNTY OF Klickitat)

On this 2nd day of March, 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, authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned. Rhonda L. Smith stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By Judy A. Sink Residing at White Salmon
Notary Public in and for the State of WA My commission expires Jan 25, 2010

