

Doc # 2007167122
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Date: 08/02/2007 12:42P
Filed by: SKAMANIA COUNTY TITLE
Filed & Recorded in Official Records
of SKAMANIA COUNTY
SKAMANIA COUNTY AUDITOR
J MICHAEL GARVISON
Fee: \$42.00

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WHEN RECORDED RETURN TO:
Oregon Pioneer Federal Credit Union
17884 SE MCLOUGHLIN BLVD
PORTLAND, OR 97267

SEA 29847 **MODIFICATION AGREEMENT**

Grantor(s): Angela and Keith Powell

Grantee: Oregon Pioneer Federal Credit Union

Legal Description: Lot 35 of COLUMBIA HEIGHTS, according to the recorded Plat thereof, recorded in Book 'A' of Plats, Page 136, in the County of Skamania, State of Washington.

Assessor's Property Tax Parcel or Account No.: 03-08-29-4-1-1401-00

Reference Numbers of Documents Assigned or Released:

On or about 05/31/2006, Grantor(s) executed and delivered to Oregon Pioneer Credit Union, as Beneficiary, a Deed of Trust encumbering the real property described above.

Auditor File NO 2006161757

This Deed of Trust was recorded on May 5, 2006, at Skamania County Title Company in the records of Skamania County.

MODIFICATION. Trustor and Lender hereby modify the Deed of Trust and the obligation secured by the Deed of Trust ("Loan Agreement") as follows:

- ☒ **Principal Balance Increase/decrease.** The principal amount is increased to \$59,891.17.
- ☐ **Interest Rate.** The interest rate is changed to %.
- ☐ **Payment Schedule.** The new payment schedule is
- ☐ **Extension.** The maturity date is changed to

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Loan is converted from line of credit to closed end loan.

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:

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 subsequent actions.

DATED this 27th of July, 2007.

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

GRANTORS:

Angela Powell
Angela Powell

Keith Powell
Keith Powell

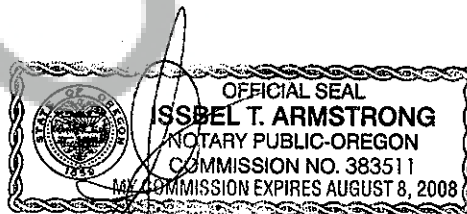
STATE OF OREGON)

) ss.

County of Clackamas)

On this 27th day of July, 2007, before me, a Notary Public in and for said state, personally appeared Angela and Keith Powell, known to me to be the person who executed the Modification Agreement and acknowledged to me that executed the same for the purposes therein stated.

Notary Public for Oregon
My Commission Expires: 8/08/08



LENDER: OREGON PIONEER FEDERAL CREDIT UNION



REPRESENTATIVE

STATE OF OREGON)

) ss.

County of Clackamas)

On this 27th day of July, 2007, before me, a Notary Public in and for said state, personally appeared Issbel T. Armstrong, known to me to be the representative of Oregon Pioneer Federal Credit Union, Lender, who executed the Modification Agreement and acknowledged to me that executed the same for the purposes therein stated.


Notary Public for Oregon

My Commission Expires: August 21, 2009

