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When Recorded Return to: TERESA NAGEL, RIVERVIEW COMMUNITY BANK, PO BOX 872290,  
Vancouver, Washington 98687-2290

## MODIFICATION OF DEED OF TRUST

(With Future Advance Clause)

Grantor(s): Deborah Sullivan

Grantee(s): RIVERVIEW COMMUNITY BANK

Legal Description: SE 1/4 SEC 19 T2N R7E *Full Legal, Page 2*

Assessor's Property Tax Parcel or Account Number: 02-07-19-0-0-0309-00

Reference Numbers Of Documents Assigned or Released: *2005158636*

*SCTC 28109*

**DATE AND PARTIES.** The date of this Real Estate Modification (Modification) is October 2, 2007. The parties and their addresses are:

**GRANTOR:**

**DEBORAH SULLIVAN**

who acquired title as Deborah S. Sullivan, a married woman as her separate estate

P.O. Box 170

North Bonneville, Washington 98639

**TRUSTEE:**

**RIVERVIEW SERVICES, INC.**

a Trustees

PO Box 872290

Vancouver, Washington 98687-2290

**LENDER:**

**RIVERVIEW COMMUNITY BANK**

Organized and existing under the laws of Washington

PO BOX 872290

Vancouver, Washington 98687-2290

**1. BACKGROUND.** Grantor and Lender entered into a security instrument dated September 1, 2005 and recorded on September 8, 2005 (Security Instrument). The Security Instrument was recorded in the records of Skamania County, Washington at 2005158636 and covered the following described Property:

A tract of land in the Southeast Quarter of Section 19, Township 2 North, Range 7 East of the Willamette Meridian, in the County of Skamania, State of Washington, described as follows:

Lot 2 of the Port of Skamania Short Plat, recorded in Book "T" of Short Plats, Page 93, Skamania County Records.

The property is located in Skamania County at NYA Evergreen Drive and Highway 12, North Bonneville, Washington 98639.

**2. MODIFICATION.** For value received, Grantor and Lender agree to modify the Security Instrument as provided for in this Modification.

The Security Instrument is modified as follows:

**A. Secured Debt.** The secured debt provision of the Security Instrument is modified to read:

(1) Secured Debts. The term "Secured Debts" includes and this Security Instrument will secure each of the following:

(a) Specific Debts. The following debts and all extensions, renewals, refinancings, modifications and replacements. A promissory note or other agreement, No. 842684729001, dated October 2, 2007, from Grantor to Lender, with a loan amount of \$425,000.00. One or more of the debts secured by this Security Instrument contains a future advance provision.

(b) All Debts. All present and future debts from Grantor to Lender, even if this Security Instrument is not specifically referenced, or if the future debt is unrelated to or of a different type than this debt. If more than one person signs this Security Instrument, each agrees that it will secure debts incurred either individually or with others who may not sign this Security Instrument. Nothing in this Security Instrument constitutes a commitment to make additional or future loans or advances. Any such commitment must be in writing. In the event that Lender fails to provide any required notice of the right of rescission, Lender waives any subsequent security interest in the Grantor's principal dwelling that is created by this Security Instrument. This Security Instrument will not secure any debt for which a non-possessory, non-purchase money security interest is created in "household goods" in connection with a "consumer loan," as those terms are defined by federal law governing unfair and deceptive credit practices. This Security Instrument will not secure any debt for which a security interest is created in "margin stock" and Lender does not obtain a "statement of purpose," as defined and required by federal law governing securities.

(c) Sums Advanced. All sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

**3. WARRANTY OF TITLE.** Grantor warrants that Grantor continues to be lawfully seized estate conveyed by the Security Instrument and has the right to irrevocably grant, convey and sell the Property to Trustee, in trust, with power of sale. Grantor also warrants that the Property is unencumbered, except for encumbrances of record.

**4. CONTINUATION OF TERMS.** Except as specifically amended in this Modification, all of the terms of the Security Instrument shall remain in full force and effect.

**5. ADDITIONAL TERMS.** INCREASE IN LOAN AMOUNT AND ADD THE FUTURE ADVANCE CLAUSE TO THE DEED OF TRUST.

**SIGNATURES.** By signing, Grantor agrees to the terms and covenants contained in this Modification. Grantor also acknowledges receipt of a copy of this Modification.

**GRANTOR:**

Deborah Sullivan  
Deborah Sullivan  
Individually

**LENDER:**

RIVERVIEW COMMUNITY BANK

By Jeff Allen  
Jeff Allen

ACKNOWLEDGMENT.

(Individual)

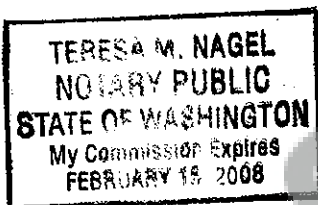
State OF Washington, County OF Clark ss.

I certify that I know or have satisfactory evidence that Deborah Sullivan, who acquired title as Deborah S. Sullivan, a married woman as her separate estate, is/are the person(s) who appeared before me, and said person(s) acknowledged that he/she/they signed this instrument and acknowledged it to be a free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 10/23/07

My appointment expires: 2/15/08

Teresa M Nagel  
(Notary Public in and for the State of  
Washington, residing at)  
Vancouver



(Lender Acknowledgment)

State OF Washington County OF Clark ss.

I certify that I know or have satisfactory evidence that Jeff Allen, is/are the person(s) who appeared before me, and said person(s) acknowledged that he/she/they signed this instrument, on oath stated that he/she/they was/were authorized to execute the instrument and acknowledged it as the Assistant Vice President of RIVERVIEW COMMUNITY BANK to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 10/24/07

My appointment expires: 2/15/08

Teresa M Nagel  
(Notary Public in and for the State of  
Washington, residing at)  
Vancouver

TERESA M. NAGEL  
NOTARY PUBLIC  
STATE OF WASHINGTON  
My Commission Expires  
FEBRUARY 15, 2008