

Record at request of
GMAC Bank
Prepared by and return by mail to:
GMAC Bank
Shirley Gray
100 Witmer Road
Horsham, PA 19044

Doc # 2007168208
Page 1 of 2
Date: 11/8/2007 08:42A
Filed by: SKAMANIA COUNTY TITLE
Filed & Recorded in Official Records
of SKAMANIA COUNTY
SKAMANIA COUNTY AUDITOR
J MICHAEL GARVISON
Fee: \$41.00

-----[SPACE ABOVE THIS LINE FOR RECORDING DATA]-----

SCR 29025 LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made this 27th day of October, 2007 by & between Andrea K. Chasse and Paul Fearn ("Borrower") and GMAC BANK, SUCCESSOR BY ASSIGNMENT ("Lender"), 100 Witmer Road, Horsham, PA 19044 ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), recorded 10/30/2006 Instrument #2006163546 in ~~SKAMANIA~~ County Register of Deeds State of Washington property described in the Security Instrument and defined therein as the "Property", located at

122 James Sheppard Road
Washougal, Washington 98671

[Property Address]

Bounded and described according to Schedule "A" attached hereto and made a part hereof UNDER AND SUBJECT to certain restrictions as of record. In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or the Security Instrument):

1. The terms and provisions of the Note are amended and modified by deleting the maturity date of October 27, 2007, on page 1, paragraph 3 and substituting November 27, 2007 as the maturity date.
2. The terms and provisions of the Security Instrument are amended and modified by deleting the maturity date of October 27, 2007 on page 1 and substituting November 27, 2007 as the maturity date.
3. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the NOTE and Security Instrument will remain unchanged, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.
4. All of the Lender's rights against all parties, including but not limited to all parties secondarily liable, are hereby reserved.
5. This Agreement shall be binding upon and shall inure to the benefit of the heirs, executors, administrators and assigns, or successors and assigns of the respective parties hereto.

IN WITNESS WHEREOF, this Agreement has been executed by the parties hereto the day and year first above written.

BORROWER (S):

Andrea K. Chasse 11-2-07

Andrea K. Chasse Date

Paul Fearn 11/2/07

Paul Fearn Date

Witness
Witness

GMAC BANK (Seal)

By: *Irina Burns*
Irina Burns
Assistant Secretary

-----[SPACE BELOW THIS LINE FOR ACKNOWLEDGEMENTS]-----

STATE OF PENNSYLVANIA
COUNTY OF MONTGOMERY

On this, 29 day of OCTOBER, 2007 before me personally came **Irina Burns**, who acknowledged herself to be the Assistant Secretary of GMAC Bank, a Utah Corporation, and that she as such officer being authorized to do so executed the foregoing instrument by signing the name of the corporation by herself as such officer.

NOTARY PUBLIC

NOTARIAL SEAL
SANDRA A. PACINI, NOTARY PUBLIC
HORSHAM TWP., MONTGOMERY COUNTY
MY COMMISSION EXPIRES MARCH 14, 2010

Sandra A. Pacini

My Commission Expires:

NOTARIAL SEAL
SANDRA A. PACINI, NOTARY PUBLIC
HORSHAM TWP., MONTGOMERY COUNTY
MY COMMISSION EXPIRES MARCH 14, 2010

STATE OF
COUNTY OF

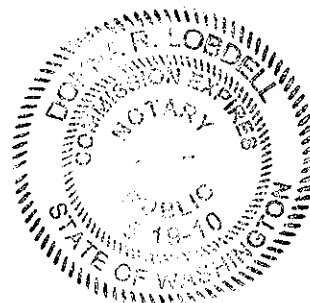
The foregoing instrument was acknowledged before me this 2nd day of November, 2007 by Andrea K. Chasse, Paul Fern who is personally known to me or who has produced Driver License as identification and who did take an oath.

NOTARY PUBLIC

Debi Mac Donald
Witness Debi Mac Donald

Donna R. Hobdell
My Commission Expires:

Michelle McCarthy
Witness Michelle McCarthy



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