

This instrument was prepared by:
WASHINGTON MUTUAL BANK
444 OXFORD VALLEY ROAD
SUITE 300
LANGHORNE, PA 19047
ATTN: GROUP 9, INC.

Record & Return to:
Group9 Abstract, Inc.
W140 N8917 Lilly Road
Menomonee Falls, WI 53051

Doc # 2007168402
Page 1 of 6
Date: 12/4/2007 10:44A
Filed by: GROUP9 ABSTRACT, INC
Filed & Recorded in Official Records
of SKAMANIA COUNTY
SKAMANIA COUNTY AUDITOR
J MICHAEL GARVISON
Fee: \$45.00



MODIFICATION OF THE WaMu Equity PlusTM SECURITY INSTRUMENT

Grantor/Mortgagor:

Account Number: 0621670454

JAMES N. PHILLIPS AND GRETCHEN A. PHILLIPS

This Modification of the WaMu Equity Plus(TM) Security Instrument ("Modification") is made and entered into on November 15, 2007 by and between WASHINGTON MUTUAL BANK ("we," "us," "our," or "Bank") and the other person(s) signing below ("collectively, the Grantor/Mortgagor").

Bank and Grantor/Mortgagor are parties to a WaMu Equity Plus Agreement and Disclosure (including any riders and previous amendments, the "Agreement"), which is being amended by a separate document with the same date as this Modification. The Agreement establishes an account for the borrower(s) identified therein (collectively, the "Borrower") with the Account Number identified above (the "Account") from which Borrower may obtain credit advances on a revolving basis from Bank. The Agreement is secured by a mortgage, deed of trust, trust indenture, deed to secure debt, security deed, or other security instrument (including any riders and previous amendments, the "Security Instrument") executed by Grantor/Mortgagor and recorded on 06/30/2003 as Instrument No. 149275, in Book or Liber 245, Page(s) 211, in the Official Records of SKAMANIA County, Washington. The Security Instrument secures the performance of Borrower's obligations under the Agreement and Grantor/Mortgagor's obligations under the Security Instrument, and encumbers the property described in the Security Instrument and located at the Property Address stated below (the "Property"), as more particularly described in Exhibit "A" attached to and incorporated into this Modification.

Tax Parcel Number: 03102200160100

Bank and Grantor/Mortgagor agree as follows:

1. Effect of this Modification. This Modification modifies, amends and supplements the

Security Instrument. To the extent of any inconsistency between the provisions of this Modification and the provisions of the Security Instrument, the provisions of this Modification shall prevail over and supersede the inconsistent provisions of the Security Instrument. Except as modified, amended or supplemented by this Modification, the Security Instrument shall remain in full force and effect. This Modification will be legally binding and effective upon the parties only when it is signed by Bank and each Grantor/Mortgagor.

2. **Modified Terms and Conditions.** The Security Instrument is modified, amended and supplemented by this Modification, as follows:

Credit Limit Increase: The Credit Limit stated in the Agreement and the Security Instrument is hereby increased by \$123,700.00, from the current amount of \$46,300.00 to the increased amount of \$170,000.00. All other terms and conditions relating to the Credit Limit including, without limitation, our ability to reduce the Credit Limit during any period when certain events have occurred and your obligation not to request or obtain a credit advance that will cause your Account balance to exceed your Credit Limit, remain in full force and effect (except for any changes resulting from the amendment of the Agreement referenced above).

3. **Other Changes to the Agreement.** The terms and conditions of the Agreement have been amended in certain respects, and reference is made to the amended Agreement for information relating to the same.

4. **Definition of Terms.** Except as otherwise provided in this Modification, the terms used in this Modification shall have the same meanings as the same or substantially equivalent terms used in the Security Instrument, whether or not the terms used in this Modification or the Security Instrument, are capitalized.

Property Address:

251 SOOTER RD UNDERWOOD, WA 98651-9022

By signing below, Bank and Grantor/Mortgagor accept and agree to the terms and conditions of this Modification effective as of the date first set forth above.

BANK:

WASHINGTON MUTUAL BANK

By: [Signature]
(Bank Officer Signature)

[Signature]
(Printed Bank Officer Name)

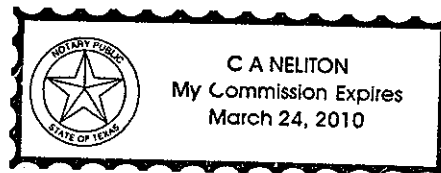
Its: [Signature]
(Bank Officer Title)

STATE OF Texas)
~~WASHINGTON~~) SS
COUNTY OF Bexar)

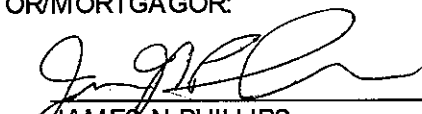

The foregoing instrument was acknowledged before me this 19th day of Nov, 07, by
E. Lobo as Team Lead
(Bank Officer Name) (Bank Officer Title)
of WASHINGTON MUTUAL BANK.

WITNESS my hand and official seal

My commission expires: March 24, 2010
[Signature]
Notary Public



GRANTOR/MORTGAGOR:


JAMES N PHILLIPS

GRETCHEN A PHILLIPS

Unofficial
Copy

STATE OF ^{Oregon} WASHINGTON)COUNTY OF Hood River) SS

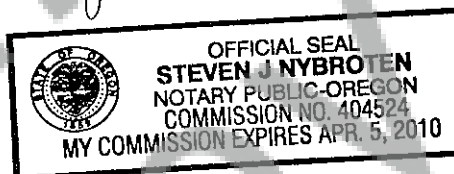
On this day personally appeared before me :

JAMES N PHILLIPS

GRETCHEN A PHILLIPS

and
and
and
and
and
and

to me known to be the individuals described in and who executed the within and foregoing instrument and acknowledge that they signed the same as their free and voluntary act and deed, for the uses and purposes therein mentioned.

WITNESS my hand and official seal this 16 day of November, 2007.Notary Public in and for the State of ~~Washington~~ ^{Oregon}Residing at: Hood River, OregonMy Commission expires: April 5, 2010

Exhibit"A"

Loan#: 0621670454

LYING AND BEING LOCATED IN THE UNINCORPORATED AREA, COUNTY OF SKAMANIA, STATE OF WASHINGTON; ALL THAT CERTAIN PARCEL OR TRACT OF LAND KNOWN AS:

THE WEST HALF OF THE FOLLOWING DESCRIBED PROPERTY:

A TRACT OF LAND LOCATED IN THE SOUTH HALF OF THE NORTHEAST QUARTER OF SECTION 22, TOWNSHIP 3 NORTH, RANGE 10 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA AND STATE OF WASHINGTON, DESCRIBED AS FOLLOWS: BEGINNING AT A POINT SOUTH 89 DEGREES 33' WEST 974.81 FEET FROM THE QUARTER CORNER ON THE EAST LINE OF THE SAID SECTION 22; THENCE SOUTH 89 DEGREES 33' WEST 56.32 FEET; THENCE NORTH 00 DEGREES 29' EAST 19 FEET TO THE INITIAL POINT OF THE TRACT HEREBY DESCRIBED; THENCE NORTH 00 DEGREES 29' EAST 252 FEET; THENCE SOUTH 89 DEGREES 33' WEST 130 FEET; THENCE SOUTH 00 DEGREES 29' WEST 252 FEET; THENCE NORTH 89 DEGREES 33' EAST 130 FEET TO THE INITIAL POINT.