

This instrument was prepared by:

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

Doc # 2008168768

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Date: 1/22/2008 10:44A

Filed by: GROUP9, INC

Filed & Recorded in Official Records
of SKAMANIA COUNTY

SKAMANIA COUNTY AUDITOR

J MICHAEL GARVISON

Fee: \$47.00



MODIFICATION OF THE WaMu Equity PlusTM SECURITY INSTRUMENT

Grantor/Mortgagor:

EDWARD STUART LAUDERT

Account Number: 0629284407

This Modification of the WaMu Equity Plus(TM) Security Instrument ("Modification") is made and entered into on January 11, 2008 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 01/14/2005 as Instrument No. 2005155932, in Book or Liber , Page(s) , 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: 01050400130000

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 \$115,000.00, from the current amount of \$30,000.00 to the increased amount of \$145,000.00. 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:

1492 CANYON CREEK RD WASHOUGAL, WA 98671-7816

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: *Carol Lackey*
(Bank Officer Signature)

CAROL A LACKEY
(Printed Bank Officer Name)

Its: Officer
(Bank Officer Title)

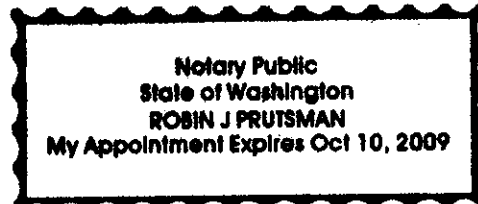
STATE OF WASHINGTON)
COUNTY OF Clark) SS

The foregoing instrument was acknowledged before me this 11th day of January, 2008, by
Carol Lackey as an Officer
(Bank Officer Name) (Bank Officer Title)

of WASHINGTON MUTUAL BANK

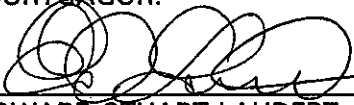
WITNESS my hand and official seal

My commission expires: 10/10/09
Robin J Prutsmann
Notary Public



0629284407

GRANTOR/MORTGAGOR:


EDWARD STUART LAUDERT

Unofficial
Copy

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STATE OF WASHINGTON)
) SS
 COUNTY OF Clark)

On this day personally appeared before me :
 EDWARD STUART LAUDERT

and
 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 11th day of January, 2008.

Robin J Prutsman

Notary Public in and for the State of Washington
 Residing at: Multnomah County
 My Commission expires: 10/10/09

Notary Public
 State of Washington
 ROBIN J PRUTSMAN
 My Appointment Expires Oct 10, 2009

EXHIBIT "A"
ATTACHMENT TO MODIFICATION AGREEMENT

LYING AND BEING LOCATED IN THE UNINCORPORATED AREA, COUNTY OF SKAMANIA, STATE OF WASHINGTON; ALL THAT CERTAIN PARCEL OR TRACT OF LAND KNOWN AS: THAT PORTION OF THE EAST HALF OF THE NORTH HALF OF THE SOUTHEAST QUARTER OF SECTION FOUR (4), TOWNSHIP ONE (1) NORTH, RANGE FIVE (5) EAST OF THE WILLAMETTE MERIDIAN, ALSO KNOWN AS TAX LOT 1300 AND DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHEAST CORNER OF THE ABOVE DESCRIBED TRACT; THENCE WEST 398.12 FEET, MORE OR LESS; THENCE SOUTH ALONG A LINE PARALLEL TO THE EAST LINE OF SAID TRACT TO THE MIDDLE OF CANYON CREEK; THENCE NORTHEASTERLY ALONG THE MIDDLE LINE OF CANYON CREEK TO A POINT 25 FEET WEST OF THE EAST LINE OF SAID TRACT; THENCE SOUTH ALONG A LINE PARALLEL TO THE EAST LINE OF SAID TRACT TO THE NORTHERN EDGE OF STATE HIGHWAY 14; THENCE EAST 25 FEET, MORE OR LESS, TO THE EAST LINE OF SAID TRACT; THENCE NORTH TO THE POINT OF BEGINNING.