

RETURN ADDRESS:

Columbia River Bank
Hood River Branch
P O Box 980
2650 Cascade Avenue
Hood River, OR 97031

See

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 2007167971

Additional on page 2

Grantor(s):

1. FARRELL, EDWARD J.
2. FARRELL, MELODY L.

Grantee(s)

1. Columbia River Bank

Legal Description: SE 1/4 SEC 10 T3N R9E

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Assessor's Tax Parcel ID#: 03-09-10-0-0-1407-00



0735

THIS MODIFICATION OF DEED OF TRUST dated July 10, 2008, is made and executed between EDWARD J. FARRELL and MELODY L. FARRELL, whose address is 3621 COOK UNDERWOOD RD, COOK, WA 98605 ("Grantor") and Columbia River Bank, whose address is Hood River Branch, P O Box 980, 2650 Cascade Avenue, Hood River, OR 97031 ("Lender").

MODIFICATION OF DEED OF TRUST (Continued)

Loan No: 92539R

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DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated June 28, 2005 (the "Deed of Trust") which has been recorded in SKAMANIA County, State of Washington, as follows:

DEED OF TRUST DATED 10-5-07; RECORDED 10-15-07; #2007167971.

REAL PROPERTY DESCRIPTION. The Deed of Trust covers the following described real property located in SKAMANIA County, State of Washington:

A TRACT OF LAND LOCATED IN THE SOUTHEAST QUARTER OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 10, TOWNSHIP 3 NORTH, RANGE 9 EAST FO THE WILLAMETTE MERIDIAN DESCRIBED AS FOLLOWS:

LOT 1 OF THE FARRELL SHORT PLAT , RECORDED IN AUDITOR FILE NO. 200766566, SKAMANIA COUNTY RECORDS.

The Real Property or its address is commonly known as 152 CARR DR, COOK, WA 98566. The Real Property tax identification number is 03-09-10-0-0-1407-00.

MODIFICATION. Lender and Grantor hereby modify the Deed of Trust as follows:

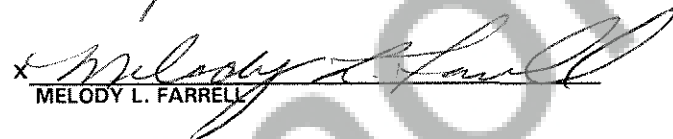
EXTEND MATURITY DATE TO: 10-5-08.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Deed of Trust 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 as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Deed of Trust (the "Note"). 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 Note, 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.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED JULY 10, 2008.

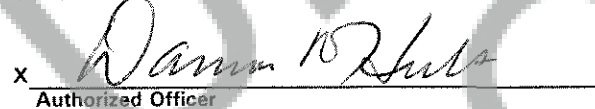
GRANTOR:

X 
EDWARD J. FARRELL

X 
MELODY L. FARRELL

LENDER:

COLUMBIA RIVER BANK

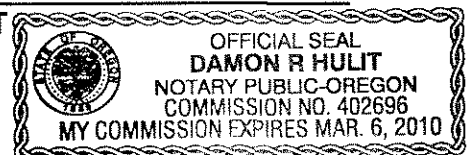
X 
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF OREGON

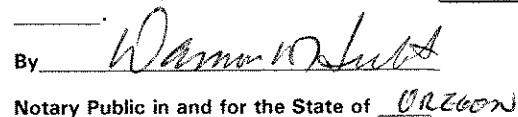
COUNTY OF WASCO

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On this day before me, the undersigned Notary Public, personally appeared **EDWARD J. FARRELL and MELODY L. FARRELL**, personally known to me or proved to me on the basis of satisfactory evidence to be the individuals described in and who executed the Modification of Deed of Trust, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 10th day of JULY, 2008

By 
Notary Public in and for the State of OREGON

Residing at Walla, Ore
My commission expires 3-6-10

**MODIFICATION OF DEED OF TRUST
(Continued)**

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LENDER ACKNOWLEDGMENT

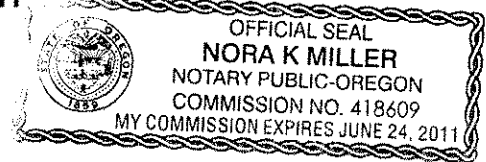
STATE OF Oregon

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COUNTY OF Wasco

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On this 17 day of July, 20 08, before me, the undersigned Notary Public, personally appeared Damon Holit and personally known to me or proved to me on the basis of satisfactory evidence to be the Loan Officer, authorized agent for **Columbia River Bank** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Columbia River Bank**, duly authorized by **Columbia River Bank** through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and in fact executed this said instrument on behalf of **Columbia River Bank**.

By Nora K. MillerResiding at Wasco Co.Notary Public in and for the State of ORMy commission expires June 24, 2011