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WHEN RECORDED RETURN TO:

Cascade Central Credit Union
1206 12th Street
Hood River, OR 97031

29657

MODIFICATION AGREEMENT

Grantor(s): Jason and Brenda Ritoch
12785 Cook-Underwood Rd
Underwood, Wa 98651

Grantee: Cascade Central Credit Union

Legal Description:

For complete legal description, see attached Exhibit A.

Assessor's Property Tax Parcel or Account No: SW ¼ SEC 15 T3N R10E

On or about May 4, 2007, Grantor(s) executed and delivered to Cascade Central Credit Union, as Beneficiary, a Deed of Trust encumbering the real property described above.

This Deed of Trust was recorded on May 10, 2007 at 2007166051 in the records of Skamania County. The Deed of Trust secures a promissory note or loan agreement ("Loan Agreement") in the original amount of \$80,000.00. The current principal balance owing on the Loan Agreement is \$80347.70.

MODIFICATION. Grantor(s) and Lender hereby modify the Loan Agreement and Deed of Trust as follows:

☒ **Principal Balance Increase.** The principal amount is increased to \$105,000.00.

☐ **Interest Rate.** The interest rate is changed to:

☐ a fixed interest rate of _____%.(See Balloon Note Addendum Attached)

☒ a variable interest rate of 6.00%. The rate may change based on changes in the following index: Prime Rate. The interest rate on the loan is determined by adding a margin of 1.00 points to the index. The rate may change Twice a year [frequency], based on the index in effect as of _____. The rate will not be less than 6.00% nor more than 18.00%.

☐ **Payment Schedule.** The new payment schedule is \$630.00 monthly

☒ **Extension.** The maturity date is changed to 02/25/2037.

☐ **Assumption.** The following person(s) or entity(s), referred to below as the "Assuming Party," has assumed and is now liable for the indebtedness and obligations of Trustor under the Deed of Trust.

Name: _____
Address: _____

☐ **Other.** _____

☒ **Fee.** Borrower agrees to pay Credit Union a fee of \$ 182.97 in exchange for this modification. Borrower hereby authorizes Credit Union to deduct the fee from Borrower(s) share account with Credit Union, unless Borrower pays the fee separately to Credit Union upon signing this Modification Agreement.

CONTINUING VALIDITY. Except as previously modified above, the terms of the original Deed of Trust and Loan Agreement 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 and the Loan Agreement as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the Loan Agreement. It is the intention of Lender to retain as liable all parties to the Deed of Trust and all parties, makers, and endorsers to the Loan Agreement, 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.

DATED this 5th of Sept, 2008.

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION AGREEMENT AND GRANTOR AGREES TO ITS TERMS.

GRANTORS: Jason and Brenda Ritoch

GRANTEE: CASCADE CENTRAL
CREDIT UNION

9-508
Brenda Ritoch 9-508

By: Lisa Hobbis
Title: loan officer

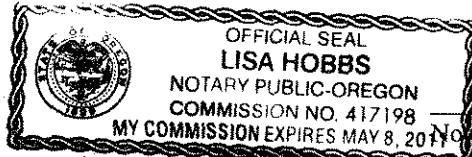
STATE OF Oregon)

) ss.

County of Hood River)

On this 5th day of Sept, 2008, before me, a Notary Public in and for said state, personally appeared Jason & Brenda Ritoch, known to me to be the person who executed the Modification Agreement and acknowledged to me that they executed the same for the purposes

therein stated.



Lisa Hobbs
Notary Public for Oregon
My Commission Expires: 5/8/11

STATE OF Oregon)

) ss.

County of Hood River)

On this 10th day of Sept. 2008, before me personally appeared Lisa Hobbs, to me known to be the Loan Officer of Cascade Central Credit Union that executed the within and foregoing instrument, and acknowledged said instrument to be the free and voluntary act and deed of said credit union, for the uses and purposes therein mentioned, and on oath stated that he/she was authorized to execute said instrument.



Karen S Dethman
Notary Public for Oregon
My Commission Expires: June 15, 2012

EXHIBIT 'A'

All of that portion of the Southeast Quarter of the Southwest Quarter of Section 15, Township 3 North, Range 10 East of the Willamette Meridian, lying South and West of the County Road over and across said subdivision, except the following described parcels:

1. Beginning at the Southwest Corner of the tract above described, thence North along the West line thereof 10 rods, thence East 20 rods, thence South 10 rods, thence West 20 rods to the point of beginning of the parcel hereby excepted.
2. A strip of land 20 feet wide along the South line of the tract first above described for road purposes.
3. That portion Conveyed to Carl A. Rodgers Jr., et ux, by instrument recorded in Book 61, Page 799.