

WHEN RECORDED RETURN TO:

TwinStar Credit Union  
P.O. Box 718  
Olympia, WA 98507-0718

*SLR 31034*

**MODIFICATION AGREEMENT**

Grantor(s): Gary A Burnett and Kathleen D Burnett, husband and wife

Grantee: TwinStar Credit Union  
PO Box 718  
Olympia, WA 98507-0718

**Legal Description:**

A tract of land in the Northwest Quarter of the Northeast Quarter of Section 3, Township 1 North, Range 5 East of the Willamette Meridian, in the County of Skamania County, State of Washington described as follows:  
Lot 3 of the GARY BURNETT SHORT PLAT, recorded in Book 3 of Short Plats, Page 157, Skamania County Deed of Records

Assessor's Property Tax Parcel or Account No: 01-05-03-0-0-0100-00

On or about March 20, 2009, Grantor(s) executed and delivered to TwinStar Credit Union, as Beneficiary, a Deed of Trust encumbering the real property described above.

This Deed of Trust was recorded on March 23 in Stevenson, Washington in the records of Skamania County under Auditor's File No.2009172370. The Deed of Trust secures a promissory note or loan agreement ("Loan Agreement") in the original amount of \$70,000.00. The current principal balance owing on the Loan Agreement is \$0.

**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 \$87,000.00.

**Extension.** The maturity date is changed to Not Applicable.

**Other.** \_\_\_\_\_  
\_\_\_\_\_

**Fee.** Borrower agrees to pay Credit Union a fee of \$ 0 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 April 2, 2009

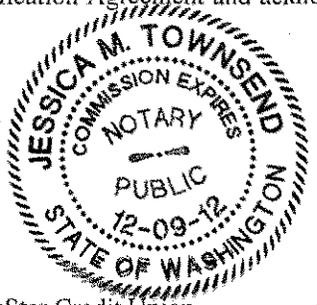
EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION AGREEMENT AND GRANTOR AGREES TO ITS TERMS.

GRANTORS:

Kary Burnett  
Kathleen D Burnett

STATE OF Washington )  
County of Clark ) ss.

On this 2 day of April, 2009, before me, a Notary Public in and for said state, personally appeared Kary & Kathleen Burnett, 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.



Jessica M Townsend  
Notary Public for Washington  
My Commission Expires: 12-09-12

GRANTEE: TwinStar Credit Union

By: Amy Grady  
Title: Operations Supervisor

STATE OF Washington )  
County of Clark ) ss.

On this 2 day of April, 2009 before me, a Notary Public in and for said state, personally appeared Amy Grady, known to me to be the person who executed the Modification Agreement and acknowledged to me that she executed the same for the purposes therein stated.



Jessica M Townsend  
Notary Public for Washington  
My Commission Expires: 12-09-12