

KeyBank National Association  
PO Box 16430  
Boise, ID 83715

MODIFICATION OF HOME EQUITY AGREEMENT AND MORTGAGE/DEED  
OF TRUST MODIFICATION AGREEMENT

This Modification of Home Equity Agreement and Mortgage/Deed of Trust is executed and delivered by the customer(s) signing below ("you") to KeyBank National Association ("Bank").

This Modification is to the Home Equity Agreement ("Agreement") you gave Bank dated, in December 12, 2008 the principal amount of \$104,000.00 ("Original Credit Line"). The Agreement is secured by a Mortgage/Deed of Trust dated December 12, 2008, recorded in Book/Liber 2008171718, Page N/A in the records of Recorder of SKAMANIA County, WA ("Security Instrument"), which Security Instrument was originally given as security for the Original Credit Line.

The Agreement is modified to decrease the Original Credit Line to a principal line amount of \$30,500.00. The parties agree that the decrease is to both (i) the principal sum of the indebtedness secured by the Security Instrument and (ii) the maximum amount of obligatory loan advances provided for in the Agreement. All other terms and conditions of the Agreement will remain in full force and effect and shall apply to the additional principal amount, if applicable.

This Modification does not constitute a waiver or novation of Agreement, Security Instrument or their terms and shall not adversely affect the validity or lien priority of the Mortgage or any other mortgage or other instrument executed and delivered as security for the indebtedness now evidenced by this Modification, which mortgage liens and/or security interests are hereby agreed to be continued in full force and effect.

Signed and acknowledged in the presence of:

x Gabe P Spencer  
GABE P SPENCER

x HTTA Gabriel Spencer  
HTTA GABRIEL SPENCER

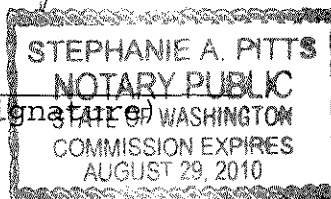
x Maria P Spencer  
MARIA P SPENCER

x HTTA Maria Spencer  
HTTA MARIA SPENCER

(Witness Signature)

(Witness Signature)

STATE OF WA  
COUNTY OF Clark SS:



Before me, A Notary Public in and from said County and State, personally appeared the above named Gabe P, Maria P Spencer who acknowledged that they/he/she did sign the foregoing instrument, and that the same is their/his/her free act and deed.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal, this 29 day of July 2009.

This instrument was prepared by: KeyBank National Association

### EXHIBIT "A"

All that portion of land lying in the Southeast quarter of Section 24, Township 3 North, Range 7 East of the Willamette Meridian, Skamania County, Washington, described as follows:

BEGINNING at the Northeast corner of Lot 3 of the SOBELLA SHORT PLAT, recorded under Auditor's File No. 2007166402, said point being the True Point of Beginning; thence North  $88^{\circ}36'32''$  West 314.65 feet; thence South  $1^{\circ}09'16''$  West 274.35 feet to the North line of Lot 2 of said SOBELLA SHORT PLAT; thence South  $88^{\circ}36'32''$  East 78.20 feet; thence South  $1^{\circ}09'16''$  397.29 feet; thence North  $88^{\circ}43'13''$  West 174.54 feet to the most Westerly line of Lot 3 of said SHORT PLAT; thence South  $1^{\circ}03'16''$  West 91.39 feet, also known as the Southwest corner of Lot 3 of said SHORT PLAT; thence South  $88^{\circ}43'13''$  East 422.04 feet to the Southeast corner of Lot 3 of said PLAT; thence North  $0^{\circ}12'50''$  East 762.41 feet to the TRUE POINT OF BEGINNING.