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WHEN RECORDED RETURN TO:
Pacific Northwest Federal Credit Union
12106 NE Marx St.
Portland, OR 97220

MODIFICATION AGREEMENT

Grantor(s): SUSAN LEE NIELSEN

Grantee: Pacific Northwest Federal Credit Union

Legal Description: see EXHIBIT 'A' attached hereto and by reference made a part hereof

Assessor's Property Tax Parcel or Account No.: 03-09-10-0-0-1202-00

On or about September 28, 2007, Grantor(s) executed and delivered to Pacific Northwest Federal Credit Union, as Beneficiary, a Deed of Trust encumbering the real property described above.

This Deed of Trust was recorded on October 11, 2007, at Record number 2007167934 in the records of Skamania County, Washington. The Deed of Trust secures a promissory note or loan agreement ("Loan Agreement") in the original amount of \$15,000.00.. The current principal balance owing on the Loan Agreement is \$13,720.24.

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 _____
- ☐ **Interest Rate.** The interest rate is changed to _____
- ☐ **Payment Schedule.** The new payment schedule is _____
- ☒ **Extension.** The maturity date is changed to April 1, 2030.
- ☐ **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 \$65.00 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 12th day of April, 2010.

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

GRANTORS:

GRANTEE: PACIFIC NORTHWEST FEDERAL CREDIT UNION

Susan Lee Nielsen

By: _____

STATE OF OREGON)
 HOOD RIVER) ss.
 County of ~~Multnomah~~)

On this 12th day of April, 2010, before me, a Notary Public in and for said state, personally appeared Susan Lee Nielsen 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.



[Signature]
 Notary Public for Oregon
 My Commission Expires: 02/21/2012

Unofficial Copy