

When Recorded, Mail to:

First Republic Bank
111 Pine Street
San Francisco, CA 94111

ATTN: Loan Review Dept.

RE: Loan No. 22-421691-7

DEED OF TRUST / MORTGAGE AND NOTE MODIFICATION

WHEREAS, Underwood Investment Group, LLC, an Oregon limited liability company as to Parcel I ("Borrower") and Underwood Investment Group, LLC, an Oregon limited liability company as to Parcel I and Ravi C. Vedanayagam, a married man as his sole and separate property, as to Parcel II & III (Trustor) executed and delivered to First Republic Bank, a Division of Merrill Lynch Bank & Trust Co., FSB ("Lender"), a certain promissory note, in the sum of \$205,000.00 dated March 14, 2008, payable in monthly installments commencing on May 1, 2008 and due and payable on April 1, 2009, as amended ("the Note"); Whereas said Note is secured by a 1st trust deed/mortgage of even date, as amended, recorded on March 27, 2008 in Book/Reel N/A, Page N/A, and/or as Instrument no. 2008169382 Official Records of Skamania County on certain real property more commonly described as Lots 1, 7 & 8 Gosnell Road, Underwood, WA 98651 (the "Deed of Trust/ Mortgage"); and

WHEREAS, First Republic Bank, a division of Merrill Lynch Bank & Trust Co., FSB, is now known as First Republic Bank, a division of Bank of America, N.A by merger; and

WHEREAS, the Borrower and Lender now desire to change and modify the terms of said Note and Deed of Trust/Mortgage and

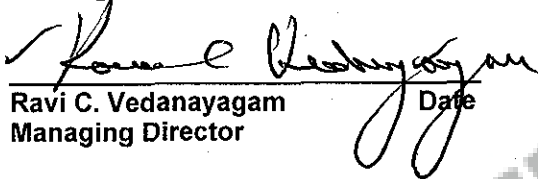
NOW, THEREFORE, in consideration of the mutual covenants contained herein, Borrower(s) And Lender agrees as follows:

1. The maturity date is hereby extended from June 1, 2010 to June 1, 2011.
2. This is not a novation and it is expressly agreed by all parties hereto that none of the clauses, terms or conditions contained in said Note and in the Deed of Trust/Mortgage securing said Note, or in any amendment, modification, or rider of said Deed of Trust/Mortgage are or shall be changed, altered or modified in any way except as herein set forth.
3. This Modification constitutes the entire agreement of the Borrower and Lender with respect to the matters addressed in this Modification and this Modification supersedes all negotiations and discussions between the Borrower and Lender prior to the execution of this Modification with respect to the matters addressed in this Modification.
4. This Modification may only be modified by another agreement in writing and shall be governed by the laws of the State of Washington.

5. See "Balloon Payment Note Addendum" attached hereto and by this reference made a part hereof.

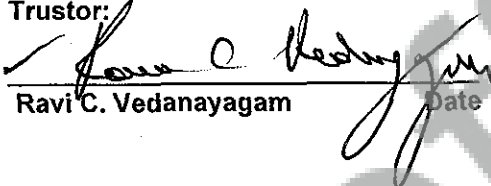
Borrower/ Trustor:

Underwood Investment Group, LLC,
an Oregon limited liability company


Ravi C. Vedanayagam
Managing Director

5/27/2010
Date

Trustor:


Ravi C. Vedanayagam
Date

5/27/2010

Lender:

First Republic Bank
a Division of Bank of America, N.A.


By:
Its

Lynnette Nerney
Director

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

State of California

County of SAN FRANCISCOOn 5/26/10 before me, CRISTINA RAMONA F. PALABYAB, NOTARY PUBLIC
Date Here insert Name and Title of the Officerpersonally appeared LYNNETTE NERNEY
Name(s) of Signer(s)

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Place Notary Seal Above

Signature [Signature]
Signature of Notary Public**OPTIONAL**

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached DocumentTitle or Type of Document: DEED OF TRUST/MORTGAGE AND NOTE MODIFICATIONDocument Date: MAY 26, 2010 Number of Pages: _____

Signer(s) Other Than Named Above: _____

Capacity(ies) Claimed by Signer(s)Signer's Name: LYNNETTE NERNEY

- ☐ Individual
☒ Corporate Officer — Title(s): DIRECTOR
☐ Partner — ☐ Limited ☐ General
☐ Attorney in Fact
☐ Trustee
☐ Guardian or Conservator
☐ Other: _____

Signer Is Representing: _____

**RIGHT THUMBPRINT
OF SIGNER**
 Top of thumb here

Signer's Name: _____

- ☐ Individual
☐ Corporate Officer — Title(s): _____
☐ Partner — ☐ Limited ☐ General
☐ Attorney in Fact
☐ Trustee
☐ Guardian or Conservator
☐ Other: _____

Signer Is Representing: _____

**RIGHT THUMBPRINT
OF SIGNER**
 Top of thumb here

ACKNOWLEDGMENT

Oregon
STATE OF ~~CALIFORNIA~~

COUNTY OF Malheur

On 5-27-10 before me, Janet S. Schertz
personally appeared Ravi C. Vedanayagam

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/ are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s), acted, executed the instrument. I certify under PENALTY OF PERJURY, under the laws of the State of ~~California~~, that the foregoing paragraph is true and correct.

Oregon
WITNESS my hand and official seal.



[Signature] (Seal)

3PNTRY

Rev. 12/17/07

ACKNOWLEDGMENT

Oregon
STATE OF CALIFORNIA

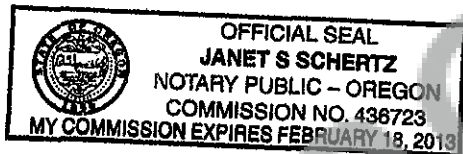
COUNTY OF *Multnomah*

} ss.

On *5-27-10* before me, *Janet S Schertz*
personally appeared *Ravi C. Vedanayagam*

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/ are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s), acted, executed the instrument. I certify under PENALTY OF PERJURY, under the laws of the State of *Oregon*, that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.



[Signature] (Seal)

3PNTRY

Rev. 12/17/07