

~~When recorded, return to:~~
"Grantee"
OnPoint Community Credit Union
Lending Services
PO Box 3750
Portland, OR 97208-3750
(503) 273-1737

App #1540 - 159 APN: 03753610060100

"Grantor"
JAN C. KIELPINSKI, A SINGLE PERSON
61 NELSON CREEK LN
STEVENSON, WA 98648
WHEN RECORDED, RETURN TO:
FIRST AMERICAN MORTGAGE SERVICES
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
ATTN: RECORDING COORDINATORS

MODIFICATION OF TRUST DEED

46388101

The parties have entered into a trust deed, in which OnPoint Community Credit Union formerly Portland Teachers Credit Union, ("Grantee"), P.O. Box 3750, Portland, OR 97208 is the beneficiary and Member is the grantor, dated 07/18/2012, and recorded in the records of SKAMANIA County, State of Washington, at Book/Reel, Page/Image /Recording No. 2012-181141.

The trust deed covers the following described real property:

"See original trust deed for legal description" See Attached Exhibit A - pg. 3
Abbrev. legal desc: N 1/2 NE 1/4 N 1/2 NE 1/4 Sec 36 Twp 3N Rngc 7
The parties wish to modify this trust deed in the following manner: (Put a check next to those numbers which apply.) N.M.

- (1) By increasing the amount secured by this trust deed from \$20,000.00 to \$31,500.00.
- (2) The Deed of Trust secures (check applicable loan type):
- | | |
|---|--|
| <input type="checkbox"/> 75% LTV Non-Owner Occupied | <input checked="" type="checkbox"/> 70% Streamline Refinance |
| <input type="checkbox"/> 80% LTV Residential | <input type="checkbox"/> 100% LTV Residential |

Line of Credit. A revolving line of credit which obligates Credit Union to make advances to Grantor in the maximum principal amount at any one time of \$31,500.00 until the Agreement is terminated or suspended or if advances are made up to the maximum credit limit, and Grantor complies with the terms of the Agreement dated 07/18/2012. (The maximum term of the Agreement, including any renewals or extensions, is 30 years from the date of the Agreement.) Funds may be advanced by Credit Union, repaid by Grantor, and subsequently re-advanced by Credit Union in accordance with the Agreement. Notwithstanding the amount outstanding at any particular time, this Deed of Trust secures the total indebtedness under the Agreement. The unpaid balance of the line of credit under the Agreement will remain in full force and effect notwithstanding a zero outstanding balance on the line from time to time. Any principal advance under the line of credit that exceeds the amount shown above as the principal amount of the Agreement will not be secured by this Deed of Trust.

For Non-Owner Occupied homes: Use of Property. Grantor represents and warrants that the Property is not currently used for agricultural, timber, or grazing purposes.

EXHIBIT A

THE WEST HALF OF THE NORTHEAST QUARTER W 1/2 NE 1/4 OF SECTION 36, TOWNSHIP 3 NORTH, RANGE 7 1/2 E.W.M., EXCEPT THE WEST 36 RODS OF THE NORTH 67 RODS OF THE NW 1/4 OF THE NE 1/4 OF THE SAID SECTION 36, AND EXCEPT THAT PORTION OF THE W 1/2 OF THE NE 1/4 OF THE SAID SECTION 36 LYING WESTERLY OF THE CENTER OF THE CHANNEL OF NELSON CREEK; AND EXCEPT THE FOLLOWING DESCRIBED TRACTS BEGINNING AT A POINT 1,534.5 FEET NORTH AND 306.15 FEET EAST OF THE CENTER OF THE SAID SECTION 36; THENCE SOUTH 58 DEGREES 35 MINUTES EAST 476.55 FEET; THENCE SOUTH 54 DEGREES 21 MINUTES WEST 200 FEET; THENCE NORTH 38 DEGREES 52 MINUTES WEST 336.1 FEET; THENCE NORTH 17 DEGREES 50 MINUTES WEST 107.41 FEET TO THE POINT OF BEGINNING, AND EXCEPT THAT PORTION THEREOF LYING NORTHERLY OF THE COUNTY ROAD AND DESIGNED AS THE LOOP ROAD;

ALSO: BEGINNING AT A POINT 13 RODS NORTH OF THE SOUTHWEST CORNER OF THE NE 1/4 OF THE NE 1/4 OF THE SAID SECTION 36; THENCE EAST 80 RODS; THENCE SOUTH 80 RODS THENCE WEST 80 RODS; THENCE NORTH 80 RODS TO THE POINT OF BEGINNING;

SITUATED IN THE COUNTY OF SKAMANIA AND STATE OF WASHINGTON:

ABBRV LEGAL: SW 1/4 OF THE NE 1/4 OF SOUTH 36, TOWNSHIP 3 NORTH, RANGE 7 1/2 EAST

PPN: 03753610060100
JAN C. KIELPINSKI, A SINGLE PERSON

61 NELSON CREEK LANE, STEVENSON WA 98648
Loan Reference Number : 984061-159A
First American Order No: 46388101

KIELPINSKI
46388101

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FIRST AMERICAN ELS
MODIFICATION



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