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" WHEN RECORDED, RETURN TO: JAN C. KIELPINSKI, A SINGLE PERSON FIRST AMERICAN MORTGAGE SERVICES 1100 SUPERIOR AVENUE, SUITE 200 61 NELSON CREEK LN CLEVELAND, OHIO 44114 STEVENSON, WA 98648 ATTN: RECORDING COORDINATORS 46388101 MODIFICATION OF TRUST DEED 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 ___, and recorded in the records of <u>SKAMANIA</u> County, State of <u>Washington</u>, 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 $A - \rho g.3$ Abbrev. Icgal desc: W/a NEI/4 N/aNEI/4 Sec 36 Twp 3N Enge 7 The parties wish to modify this trust deed in the following manner: (Put a check next to those numbers which W.M. apply:) (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): 75% LTV Non-Owner Occupied ▼ 70% Streamline Refinance ☐ 80% LTV Residential 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

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.

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.

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Leaseholds; Assignment of Rents. (a) If the Deed of Trust is on a leasehold, Grantor shall comply with all provisions of any lease. As additional security hereunder, Grantor hereby assigns to Beneficiary the rents of the Property, provided that Grantor shall, prior to acceleration or abandonment of the Property, have the right to collect and retain such rents as they become due and payable. (b) Upon acceleration or abandonment of the Property, Beneficiary, in person, by agent or by judicially appointed receiver shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by Beneficiary or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorney's fees, and then to the sums secured by this Modification of Deed of Trust. Beneficiary and the receiver shall be liable to account only for those rents actually received.

(2) CD ANTOD HAS DROMISED TO DAY ALL	I DIDEDTEDNICO DI RECLII AD DEDICODIO DAM CENTO AND
	L INDEBTEDNESS IN REGULAR PERIODIC PAYMENTS AND T LATER THAN (1/25/2043), ITS MATURITY DATE
TO THE THE HOLD TED NESS IN TOLE NO	, ITS MATURITEDATE
In all other respects, the Trust Deed shall remain in full force and effect.	
Executed this 27th day of February, 20	OFFICIAL SEAL
OnPoint Community Credit Union	HANNAH M LEMS NOTARY PUBLIC - OREGON
BY Stylen Somm	COMMISSION NO. 462985
"Credit Unio	on" Andy Jamison
State of Oregon	7. 1. 7.
County of Multnomah	February 27th , 2013
Personally appeared Andy Jamison	who, being duly sworn, did say that (s)he is the
Manager of On	Point Community Credit Union and that said instrument was signed hority of its Board of Directors; and that said instrument is his/her
voluntary act and deed.	northy of its Board of Directors, and that said instrument is his/her
voluntary act and acca.	Before Me: Hannah Lewis
,	Notary Public for State of Oregon
\cap	My Commission expires: 10/18/2015
	Residing at: Portland, Oregon
N- (Xelai li	
"Grantor" JAN CKIELP/NSKI	"Grantor"
Glantor Strive Killer giveski	Grantoi
"Grantor"	"Grantor"
	The spouse or domestic partner of signs this Modification for the
	sole purpose of encumbering any and all interest she or he has in
	the property described in this Modification.
	and property described in this mountainen.
	1
State of Oregon	
County of Multnomah	<u>February 27th</u> ,20 <u>13</u>
Personally appeared the above named JAN C KIELPINSKI	
and acknowledge the foregoing instrument to be <u>his</u> voluntary act and deed.	
and devilowied	
	Before Me: Hannah Lewis
OFFICIAL SEAL	Notary Public for State of Oregon
HANNAH M LEWIS	My Commission expires: 10/18/2015
NOTARY PUBLIC - OREGON COMMISSION NO. 462985	Residing at: Portland, Oregon
MY COMMISSION EXPIRES OCTOBER 18, 2015	Rev 6/2012
	100 0/2012

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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 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 WA
FIRST AMERICAN ELS
MODIFICATION