

WHEN RECORDED RETURN TO:

Oregonians Federal Credit Union
306 NE 20th Avenue
Portland, Oregon 97232

This space Provided for Recorder's Use

MODIFICATION AGREEMENT

Grantor(s): Richard L. Hart
Grantee: Oregonians Federal Credit Union
Legal Description: See Exhibit "A"

On or about June 10, 2005, Grantor(s) executed and delivered to Oregonians Federal Credit Union, a Deed of Trust, encumbering the real property described above.

This Deed of Trust recorded on June 15, 2005, as Fee No. 2005157666 or on Page and Book in the records of County, Skamania, State of Washington. The Deed of Trust secures a Promissory Note (the "Note") in the original amount of \$348,000.00.

MODIFICATION. Grantor(s) and Lender hereby modify the Note and Deed of Trust as follows:

Interest Rate. Effective 3/28/2013, through 3/27/2014, the interest rate is reduced to 4.00%. On 3/28/2014, the interest rate will increase to 5.25%.

Payment Schedule. The payment schedule is revised as follows: (a) Beginning April 15, 2013, the monthly principal and interest payment is reduced to \$1,800.00. (b) Beginning April 15, 2014, Borrowers' regular monthly principal and interest payments will increase to the amount necessary to pay off the balance in equal monthly payments ending on June 15, 2020. Tax and insurance escrow payments will be periodically adjusted as provided by the Note.

CONTINUING VALIDITY. Except as modified above, the terms of the original Deed of Trust and Note 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 Note as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the Note. It is the intention of the Lender to retain as liable all parties to the Deed of Trust and all parties, makers, and endorsers to the Note, 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.

DATED this 28th of March, 2013

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

GRANTORS:

Richard L. Hart
Richard L. Hart

OREGONIANS FEDERAL CREDIT UNION

BY: Charlie Te
CHARLIE TE, BUSINESS MANAGER

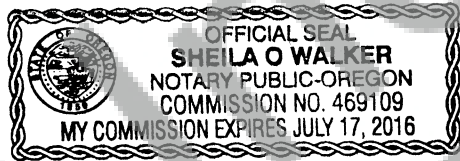
STATE OF OREGON)
)ss.

GRANTEE: OREGONIANS FEDERAL CREDIT UNION

By: Charlie Te
Title: Business Manager

STATE OF OREGON)
)ss.
County of Multnomah)

On this 28th day of March, 2013, before me personally appeared Charlie Te, to me known to be the Business Manager of Oregonians Federal Credit Union that executed the within and foregoing instrument, and acknowledged said instrument to be the free and voluntary act and deed of said credit union, for the uses and purposes there in mentioned, and on oath stated that she was authorized to execute said instrument.



Sheila O Walker
Notary Public for Oregon Sheila Walker
My Commission Expires: July 17, 2016

EXHIBIT 'A'

PARCEL I

Two parcels of land located in the East half of the Northwest Quarter of the Northeast Quarter of Section 34, Township 2 North, Range 6 East of the Willamette Meridian, Skamania County, Washington, described as follows:

1. That portion of the North 100 feet except the West 80 feet lying North of Skelton Road.
2. That portion thereof bounded as follows: On the Westerly side by Skelton Road; on the Easterly side by Butler Loop Road; on the North by that parcel deeded to Ted E. Merris, et ux, by deed recorded August 29, 1984 in Book 83, Page 856.

PARCEL II

The Northwest Quarter of the Northeast Quarter of Section 34, Township 2 North, Range 6 East of the Willamette Meridian, Skamania County, Washington:

EXCEPT the following parcels:

1. That portion thereof lying Westerly of the centerline of Woodard Creek Road.
2. The South 420 feet of the East 420 feet of the West half of the Northwest Quarter of the Northeast Quarter of said Section 34.
3. That portion of the East half of the Northwest Quarter of the Northeast Quarter of said Section 34 lying North of the centerline of Skelton Road, EXCEPT the West 80 feet thereof.
4. That portion of the Northwest Quarter of the Northeast Quarter of said Section 34, lying East of the centerline of Skelton Road.
5. The East 137 feet of the South 384 feet of the Northwest Quarter of the Northeast Quarter of said Section 34.
6. That portion Conveyed to Skamania County by instrument recorded in Book 75, Page 473.