

**RETURN ADDRESS:**  
Riverview Community  
Bank  
PO Box 872290  
Vancouver, WA  
98687-2290

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### MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 2007168554

Additional on page \_\_\_\_

Grantor(s):

1. Smith, Lawrence P
2. Smith, Glenna J

Grantee(s)

1. Riverview Community Bank

Legal Description: Sec 25 T4N R7E

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Assessor's Tax Parcel ID#: 04-07-25-3-0-0107-00

**THIS MODIFICATION OF DEED OF TRUST dated April 12, 2013, is made and executed between Lawrence P Smith and Glenna J Smith, Husband and Wife ("Grantor") and Riverview Community Bank, whose address is PO Box 872290, Vancouver, WA 98687-2290 ("Lender").**

MODIFICATION OF DEED OF TRUST  
(Continued)

Loan No: 810015628

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DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated December 21, 2007 (the "Deed of Trust") which has been recorded in Skamania County, State of Washington, as follows:

Recording # 2007168554, Recorded on 12/21/2007 .

REAL PROPERTY DESCRIPTION. The Deed of Trust covers the following described real property located in Skamania County, State of Washington:

A tract of land in Section 25, Township 4 North, Range 7 East of the Willamette Meridian, in the County of Skamania, State of Washington, described as follows:

Lot 1 of the Birchcrest Estates Short Plat, recorded in Book 3 of Short Plats, Page 406, Skamania County Records.

The Real Property or its address is commonly known as 131 Windy Springs Dr, Stevenson, WA 98610. The Real Property tax identification number is 04-07-25-3-0-0107-00.

MODIFICATION. Lender and Grantor hereby modify the Deed of Trust as follows:

All Reference to "Variable Interest Rate" and revolving Line of Credit is eliminated.

Modifying Loan amount to: \$34,461.25

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Deed of Trust 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 as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Deed of Trust (the "Note"). It is the intention of Lender to retain as liable all parties to the Deed of Trust and all parties, makers and endorser 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. 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.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED APRIL 12, 2013.

GRANTOR:

X Lawrence P Smith  
Lawrence P Smith

X Glenna J Smith  
Glenna J Smith

LENDER:

RIVERVIEW COMMUNITY BANK

X RIVERVIEW COMMUNITY BANK  
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington  
COUNTY OF Skamania

)  
) SS KATHY L MCKENZIE  
) NOTARY PUBLIC  
STATE OF WASHINGTON  
COMMISSION EXPIRES  
JANUARY 01, 2017

On this day before me, the undersigned Notary Public, personally appeared Lawrence P Smith and Glenna J Smith, personally known to me or proved to me on the basis of satisfactory evidence to be the individuals described in and who executed the Modification of Deed of Trust, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 12th day of April, 2013

By [Signature]  
Notary Public in and for the State of WA

Residing at Stevenson  
My commission expires Jan 1, 2013

LENDER ACKNOWLEDGMENT

STATE OF \_\_\_\_\_ )  
 ) SS  
COUNTY OF \_\_\_\_\_ )

On this \_\_\_\_\_ day of \_\_\_\_\_, 20 \_\_\_\_\_, before me, the undersigned Notary Public, personally appeared \_\_\_\_\_ and personally known to me or proved to me on the basis of satisfactory evidence to be the \_\_\_\_\_, authorized agent for **Riverview Community Bank** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Riverview Community Bank**, duly authorized by **Riverview Community Bank** through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and in fact executed this said instrument on behalf of **Riverview Community Bank**.

By \_\_\_\_\_ Residing at \_\_\_\_\_  
Notary Public in and for the State of \_\_\_\_\_ My commission expires \_\_\_\_\_

Unofficial Copy