

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

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 2009173578 Additional on page ____
Grantor(s):
 1. Waters, Timothy J
 2. Waters, Kaeli S

Grantee(s)
 1. Riverview Community Bank

Legal Description: S25, T3N, R7E Additional on page 2

Assessor's Tax Parcel ID#: 03-07-25-3-0-0103-00

THIS MODIFICATION OF DEED OF TRUST dated May 6, 2013, is made and executed between Timothy J. Waters & Kaeli S. Waters, Husband and Wife ("Grantor") and Riverview Community Bank, whose address is PO Box 872290, Vancouver, WA 98687-2290 ("Lender").

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated August 7, 2009 (the "Deed of Trust") which has been recorded in Skamania County, State of Washington, as follows:

Recording # 2009173578, recorded on 8/10/2009.

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 the Southwest Quarter of Section 25, Township 3 North, Range 7 East of the Willamette Meridian, in the County of Skamania, State of Washington, described as follows:

Lot 3 of the Rancho Del Oro Short Plat, recorded in Book 3 of Short Plats, Page 290 in Skamania County Records.

The Real Property or its address is commonly known as 92 Rancho Del Oro, Stevenson, WA 98648. The Real Property tax identification number is 03-07-25-3-0-0103-00.

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: \$18,272.86.

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 MAY 6, 2013.

GRANTOR:

x 
Timothy J Waters

x 
Kaeli S Waters

LENDER:

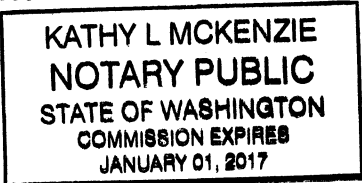
RIVERVIEW COMMUNITY BANK

RIVERVIEW COMMUNITY BANK

x _____
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington)
) SS
COUNTY OF Skamania)



On this day before me, the undersigned Notary Public, personally appeared Timothy J Waters and Kaeli S Waters, 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 6th day of May, 2013

By 
Notary Public in and for the State of WA

Residing at Stevenson
My commission expires Jan 1, 2017

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 _____

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