

**RETURN ADDRESS:**  
iQ Credit Union  
Member Business Lending  
Department  
PO Box 1739  
Vancouver, WA 98661

028900C&T

**MODIFICATION OF DEED OF TRUST**

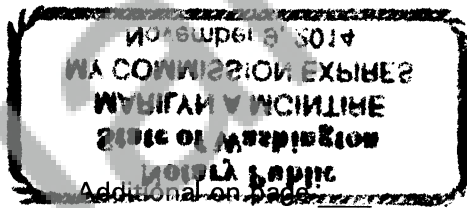
Reference # (if applicable): \_\_\_\_\_ Additional on page \_\_\_\_\_

Grantor(s):  
1. Creagan, Erin

Grantee(s)  
1. iQ Credit Union

Legal Description: NW 1/4 SEC 34 T7N R6E

Assessor's Tax Parcel ID#: 07-06-34-0-0-0210-00



**THIS MODIFICATION OF DEED OF TRUST** dated July 3, 2013, is made and executed between Erin Creagan, presumptively subject to the community interest of her spouse, if married, whose mailing address is 32214 NE 82nd Avenue, La Center, WA 98675 ("Grantor") and iQ Credit Union, whose address is Member Business Lending Department, PO Box 1739, Vancouver, WA 98661 ("Lender").

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MODIFICATION OF DEED OF TRUST  
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**DEED OF TRUST.** Lender and Grantor have entered into a Deed of Trust dated June 9, 2006 (the "Deed of Trust") which has been recorded in Skamania County, State of Washington, as follows:

Filed in the Auditors office on June 13, 2006; recording number 2006161932.

**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 Northwest Quarter of Section 34, Township 7 North, Range 6 East of the Willamette Meridian in the County of Skamania, State of Washington, described as follows:

Lot 2 of the Sauer and Sorenson Short Plat, recorded in Book 3 of Short Plats, Page 378, Skamania County Records.

The Real Property or its address is commonly known as Lot 2 of SWIFT VIEW, Skamania, WA 98648. The Real Property tax identification number is 07-06-34-0-0-0210-00.

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

The interest rate of 8.250% is now changed to 6.250% per annum; Payment due date is changed to the 10th of each month; Monthly payment is changing from an interest only payment to a Principal and Interest payment of \$840.65; Extend maturity date from July 1, 2013 to July 10, 2016.

**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 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. 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 JULY 3, 2013.**

**GRANTOR:**

x Erin Creagan  
Erin Creagan

**LENDER:**

**IQ CREDIT UNION**  
x Ed S. Franks, Vice President and Manager Business Services

INDIVIDUAL ACKNOWLEDGMENT

STATE OF WASHINGTON )  
 ) SS  
COUNTY OF CLARK )

**Notary Public**  
**State of Washington**  
**MARILYN A MCINTIRE**  
**MY COMMISSION EXPIRES**  
**November 9, 2014**

On this day before me, the undersigned Notary Public, personally appeared Erin Creagan, personally known to me or proved to me on the basis of satisfactory evidence to be the individual described in and who executed the Modification of Deed of Trust, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 16<sup>th</sup> day of September, 2013

By Marilyn A. McIntire  
Notary Public in and for the State of WA

Residing at Vancouver WA  
My commission expires Nov. 9, 2014

MODIFICATION OF DEED OF TRUST  
(Continued)

LENDER ACKNOWLEDGMENT

STATE OF Washington

)  
) SS  
)

COUNTY OF CLARK

**Notary Public**  
**State of Washington**  
**MARILYN A MCINTIRE**  
**MY COMMISSION EXPIRES**  
**November 9, 2014**

On this 16<sup>th</sup> day of September, 20 13, before me, the undersigned Notary Public, personally appeared Ed S. Franks and personally known to me or proved to me on the basis of satisfactory evidence to be the **Vice President and Manager Business Services**, authorized agent for **iQ Credit Union** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **iQ Credit Union**, duly authorized by **iQ Credit Union** 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 **iQ Credit Union**.

By Marilyn A. McIntire

Residing at Vancouver WA

Notary Public in and for the State of WA

My commission expires Nov. 9, 2014

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