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WHEN RECORDED RETURN TO:

Wauna Federal Credit Union
P.O. Box 67
Clatskanie, OR 97016

MODIFICATION AGREEMENT

Grantor(s): Robert F Evert and Patricia A Evert

Grantee: **Wauna Federal Credit Union**

Legal Description:

For Complete legal description, see attached Exhibit A.

Assessor's Property Tax Parcel or Account No.: 03-08-29-4-1-5400-00

Reference Numbers of Documents being Modified: 2014001444

On or about 08/23/2014 , Grantor(s) executed and delivered to Wauna Federal Credit Union, as Beneficiary, a Deed of Trust encumbering the real property described above.

This Deed of Trust was recorded on 08/23/2014, at Columbia Gorge Title in the records of Skamania County. The Deed of Trust secures a promissory note or loan agreement ("Loan Agreement") in the original amount of \$ 67,500. The current principal balance owing on the Loan Agreement is \$ 63,587.03.

MODIFICATION AGREEMENT

rev 11/8/2011

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

☒ **Principal Balance Increase.** The principal amount is increased to \$ 72,500.

☒ **Interest Rate.** The interest rate is changed to: N/A

☐ a fixed interest rate of %.

☐ a variable interest rate of % . The rate may change based on changes in the following index:

The interest rate on the loans is determined by adding a margin of points to the index. The rate may change [frequency], based on the index in effect as of . The rate will not be less than %.

☒ **Payment Schedule.** The new payment schedule is N/A

☒ **Extension.** The maturity date is changed to N/A

☐ **Assumption.** LOANS OBTAINED AT WAUNA FEDERAL CREDIT UNION ARE NON ASSUMABLE.

☐ **Other.**

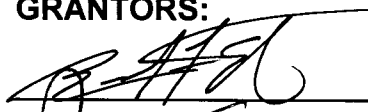
☒ **Fee.** Borrower agrees to pay Credit Union a fee of \$ 75.00 in exchange for this modification. Borrower hereby authorizes Credit Union to deduct the fee from the borrower(s) share account with Credit Union, unless Borrower(s) pays the fee separately to Credit Union upon signing this Modification Agreement.

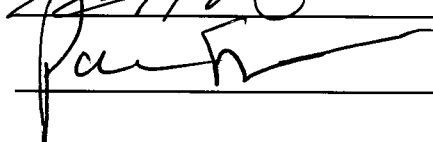
CONTINUING VALIDITY: Except as previously modified above, the terms of the original Deed of Trust and Loan Agreement shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Deed of Trust and the Loan Agreement as changed above nor obligate Lender to make any future modifications. Nothing in the modification shall constitute a satisfaction of the Loan Agreement. It is the intention of the Lender to retain as liable all parties to the Deed of Trust and all Parties, makers, and endorers to the Loan Agreement, including accommodation parties, including accommodation makers, shall not be released by virtue of this Modification, than 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.

Dated this 4 of October, 2014.

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

GRANTORS:





GRANTEE:

WAUNA FEDERAL CREDIT UNION

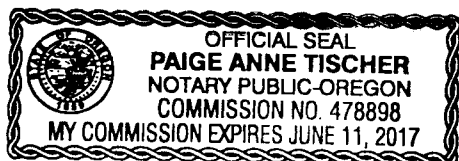
By: 

Title: Mortgage loan officer

STATE OF Oregon)
)ss.

County of Clatsop)

On this 3 day of October, 2014, before me, a Notary Public in and for said state, personally appeared Robert Erick, known to me to be the person who executed the Modification Agreement and acknowledged to me that he executed the same for the purposes therein stated.

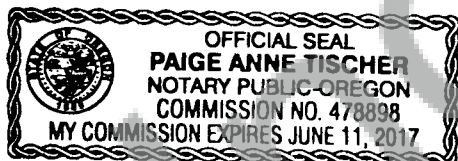


Paige Tischer
Notary Public for
My Commission Expires: 6-11-2017

STATE OF Oregon)
)ss.

County of Clatsop)

On this 6 day of October, 2014, before me, personally appeared Marcia Layman, to me known to be Manager of Wauna Federal Credit Union that executed the within and foregoing instrument, and acknowledged said instrument to be free and voluntary act and deed of said credit union, for the uses and purposes therein mentioned, and on oath stated that he/she was authorized to execute said instrument.



Paige Tischer
Notary Public for
My Commission Expires: 6-11-2017

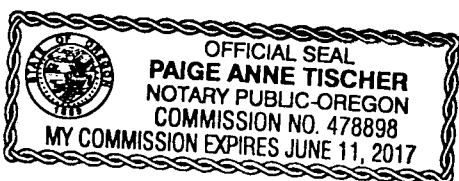
MODIFICATION AGREEMENT

rev 11/8/2011

STATE OF Oregon)
)ss.

County of Clatsop)

On this 4 day of October, 2014, before me, a Notary Public in and for said state, personally appeared Patricia Evers known to me to be the person who executed the Modification Agreement and acknowledged to me that She executed the same for the purposes therein stated.



Paige Tischler 6
Notary Public for
My Commission Expires: 0-11-2017

STATE OF _____)
)ss.

County of _____)

On this _____ day of _____, _____, before me, personally appeared _____, to me known to be _____ of Wauna Federal Credit Union that executed the within and foregoing instrument, and acknowledged said instrument to be free and voluntary act and deed of said credit union, for the uses and purposes therein mentioned, and on oath stated that he/she was authorized to execute said instrument.

Notary Public for
My Commission Expires: _____