

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

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): _____ Additional on page ____
Grantor(s):
1. Skamania Physical Therapy LLC

Grantee(s)
1. iQ Credit Union

Legal Description: S36, T3N, R7E Additional on page ____

Assessor's Tax Parcel ID#: 03-07-36-1-4-2902-00

THIS MODIFICATION OF DEED OF TRUST dated January 14, 2015, is made and executed between Skamania Physical Therapy LLC, a Washington limited liability company, whose mailing address is PO Box 1310, Stevenson, WA 98648 ("Grantor") and iQ Credit Union, whose address is Member Business Lending Department, PO Box 1739, Vancouver, WA 98661 ("Lender").

**MODIFICATION OF DEED OF TRUST
(Continued)**

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DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated July 8, 2010 (the "Deed of Trust") which has been recorded in Skamania County, State of Washington, as follows:

Filed in the Auditors office on July 12, 2010; Auditor File No. 2010175902.

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 Northeast Quarter of the Southeast Quarter of Section 36, Township 3 North, Range 7 East of the Willamette Meridian, in the County of Skamania, State of Washington, described as follows:

Lot 1 of the Cascade Woods Short plat, recorded in Auditor File No. 2006160765, Skamania County Records.

The Real Property or its address is commonly known as 400 NW School Street, Stevenson, WA 98648. The Real Property tax identification number is 03-07-36-1-4-2902-00.

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

The insured Mortgage and Assignments thereof, if any, are described as follows: Lacamas Community Credit Union, as Beneficiary to the Deed of Trust dated July 8, 2010, recorded July 12, 2010 in Auditor File No. 2010175902 has changed to iQ Credit Union.

The interest rate to be applied to the unpaid principal balance of the Agreement; is hereby changed from 6.100% per annum to a variable rate tied to the Five (5) year Treasury Constant Maturity (the "Index) plus a rate of 3.000 percentage points over the Index, adjusted if necessary for any minimum and maximum rate limitations, with a floor of 5.000%, resulting in an initial rate of 5.000% per annum.

The monthly principal and interest payment is changing from \$1,114.43 to \$655.00.

The maturity date of the existing indebtedness has been extended to January 25, 2025..

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 JANUARY 14, 2015.

GRANTOR:

SKAMANIA PHYSICAL THERAPY LLC

By: 

Margaret C. Aris, Chief Executive Manager/Member of Skamania Physical Therapy LLC

LENDER:

IQ CREDIT UNION


Craig D. Starkey, Vice President, Special Assets Officer

MODIFICATION OF DEED OF TRUST
(Continued)

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LIMITED LIABILITY COMPANY ACKNOWLEDGMENT

STATE OF Washington
COUNTY OF Clark

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BETHANY R. ZEPEDA
NOTARY PUBLIC
STATE OF WASHINGTON
COMMISSION EXPIRES
APRIL 14, 2016

On this 14th day of January, 20 15, before me, the undersigned Notary Public, personally appeared **Margaret C. Aris, Chief Executive Manager/Member of Skamania Physical Therapy LLC**, and personally known to me or proved to me on the basis of satisfactory evidence to be a member or designated agent of the limited liability company that executed the Modification of Deed of Trust and acknowledged the Modification to be the free and voluntary act and deed of the limited liability company, by authority of statute, its articles of organization or its operating agreement, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this Modification and in fact executed the Modification on behalf of the limited liability company.

By Bethany R Zepeda
Notary Public in and for the State of WA

Residing at Vancouver WA
My commission expires 4/14/16

LENDER ACKNOWLEDGMENT

STATE OF Washington
COUNTY OF Clark

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BETHANY R. ZEPEDA
NOTARY PUBLIC
STATE OF WASHINGTON
COMMISSION EXPIRES
APRIL 14, 2016

On this 14th day of January, 20 15, before me, the undersigned Notary Public, personally appeared **Craig D. Starkey** and personally known to me or proved to me on the basis of satisfactory evidence to be the **Vice President, Special Assets Officer**, 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 Bethany R Zepeda
Notary Public in and for the State of WA

Residing at Vancouver WA
My commission expires 4/14/16