

WHEN RECORDED RETURN TO:

ENS Evergreen Note Servicing
PO Box 593
Puyallup, WA 98371

DOCUMENT TITLE(S):

Modification to Deed of Trust

REFERENCE NUMBER(S) OF DOCUMENTS ASSIGNED OR RELEASED:

2013002757

GRANTOR:

1. Dennis E. Wongwai
2. Kimberly S. Wongwai

GRANTEE:

1. Frederick D. Morgan

TRUSTEE:

Clark County Title

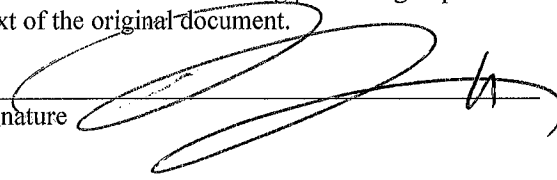
ABBREVIATED LEGAL DESCRIPTION:

Full Legal Description located on Page

TAX PARCEL NUMBER(S):

☒ If this box is checked, then the following applies:

I am requesting an emergency nonstandard recording for an additional fee as provided in RCW 36.18.010. I understand that the recording processing requirements may cover up or otherwise obscure some part of the text of the original document.

Signature 

MODIFICATION TO DEED OF TRUST

THIS MODIFICATION TO DEED OF TRUST, made effective as of the 1st day of August, 2015, between DENNIS & KIMBERLY WONGWAI ("Borrower") and FREDERICK D. MORGAN ("Lender").

WHEREAS, Lender is the holder of the Promissory Note from Borrower in the original principal amount of \$60,000.00 dated December 13, 2013 (the "Note").

WHEREAS, the Note is secured by a Deed of Trust ("Deed of Trust") granted by Borrower to Dennis & Kimberly Wongwai, Washington State, for the use and benefit of Lender dated December 13, 2013 and recorded in the Clark County, Washington real property records by Clark County Title, Vancouver, WA.

WHEREAS, Borrower and Lender have agreed to modify the terms of the Note; and

WHEREAS, Borrower and Lender desire to modify the Deed of Trust to place a public record the terms of their modified relationship.

NOW, WHEREFORE, Borrower and Lender hereby modify the Deed of Trust to reflect agreements between the Borrower and Lender, including, but not limited to:

1.

Maturity Date. Subject to the Borrower not then being in default under the Note or Deed of Trust, Lender agrees that the Maturity Date shall be extended to December 31, 2017. On December 31, 2017 the expected outstanding principal and accrued interest due under the Note will be \$49,548.91.

2.

Interest Rate. The unpaid principal balance of the Loan shall accrue interest at the fixed rate of seven percent (7%) per annum, accruing from the date hereof until the Note is paid in full.

3.

Payments. Monthly payments of \$539.30 principal and interest from Borrower, shall continue to be due and payable to Lender through Evergreen Note Servicing P.O. Box 593 Puyallup, WA 98371 on or before the twentieth day of each month thereafter until the Maturity Date, when all outstanding principal and accrued and unpaid interest shall be paid in full.

4.

Collateral. Borrower hereby acknowledges and agrees that the Property and Deed of Trust granted to Lender as security for the Loan shall continue to secure the Loan in the same priority position and is not changed or altered in any way by this Modification

5.

As modified herein, all of the provisions of the Deed of Trust, shall remain in full force and effect, including but not limited to the fact that the Property and Deed of Trust granted to Lender as security for the Loan shall continue to secure the Loan in the same priority position and is not changed or altered in any way by this Modification.

6. To the extent that there is any conflict between the terms of this Agreement and the Deed of Trust, the terms of this Agreement shall control and govern the relationship between the parties.

IN WITNESS WHEREOF, the Borrower has caused this Modification to the Deed of Trust to be executed effective as of the day and year written.

Borrower:

Signature: *Ronni Wargem* Date: 7/31/15

Signature: *Kimberly S Wargem* Date: 7/31/15

Lender:

Signature: *Shirley Mon* Date: 7/31/15

Notary:

Copies to:
Clark County Title
1400 Washington Street Suite 100
Vancouver, WA 98660

ENS Evergreen Note Servicing
P. O. Box 593
Puyallup, WA 98371

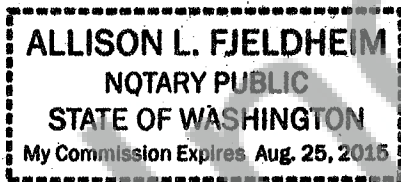
WASHINGTON SHORT-FORM INDIVIDUAL ACKNOWLEDGMENT
(RCW 42.44.100)

State of Washington }
 County of CLARK } ss.

I certify that I know or have satisfactory evidence that SHERILL J. MORGAN
 Name of Signer

is the person who appeared before me, and said person acknowledged that he/she signed this instrument and acknowledged it to be his/her free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: JULY 31, 2015
 Month/Day/Year



Allison L. Fieldheim
 Signature of Notarizing Officer

NOTARY PUBLIC
 Title (Such as "Notary Public")

Place Notary Seal and/or Stamp Above

My appointment expires: AUG 25, 2015

OPTIONAL

Though this section is optional, completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.

Description of Attached Document

Title or Type of Document: MODIFICATION TO DEED OF TRUST

Document Date: JULY 31, 2015 Number of Pages: 5

Signer(s) Other Than Named Above: DENNIS E WONGWAI, KIMBERLY S. WONGWAI

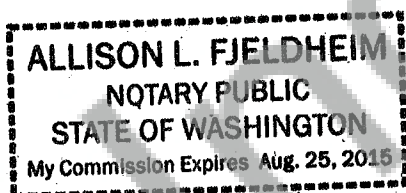
WASHINGTON SHORT-FORM INDIVIDUAL ACKNOWLEDGMENT
(RCW 42.44.100)

State of Washington }
 County of CLARK } ss.

I certify that I know or have satisfactory evidence that DENNIS E. WONGWAI
 Name of Signer

is the person who appeared before me, and said person acknowledged that he/she signed this instrument and acknowledged it to be his/her free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: JULY 31, 2015
 Month/Day/Year



Allison L. Fjeldheim
 Signature of Notarizing Officer

NOTARY PUBLIC
 Title (Such as "Notary Public")

Place Notary Seal and/or Stamp Above

My appointment expires: AUG 25, 2015

OPTIONAL

Though this section is optional, completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.

Description of Attached Document

Title or Type of Document: MODIFICATION TO DEED OF TRUST

Document Date: JULY 31, 2015 Number of Pages: 5

Signer(s) Other Than Named Above: KIMBERLY S WONGWAI, SHERILL J MORGAN

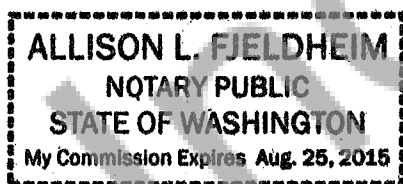
WASHINGTON SHORT-FORM INDIVIDUAL ACKNOWLEDGMENT
(RCW 42.44.100)

State of Washington }
 County of CLARK } ss.

I certify that I know or have satisfactory evidence that KIMBERLY S WONGWAI
 Name of Signer

is the person who appeared before me, and said person acknowledged that he/she signed this instrument and acknowledged it to be his/her free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: JULY 31, 2015
 Month/Day/Year



Allison L. Fjeldheim
 Signature of Notarizing Officer

NOTARY PUBLIC
 Title (Such as "Notary Public")

Place Notary Seal and/or Stamp Above

My appointment expires: AUG 25, 2015

OPTIONAL

Though this section is optional, completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.

Description of Attached Document

Title or Type of Document: MODIFICATION TO DEED OF TRUST

Document Date: JULY 31, 2015 Number of Pages: 5

Signer(s) Other Than Named Above: DENNIS E WONGWAI, SHERILL J MORGAN