

WHEN RECORDED RETURN TO:

Consolidated Community Credit Union  
2021 NE Sandy Blvd.  
Portland, OR 97232

This Space Provided for Recorder's Use

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**TRUST DEED MODIFICATION AGREEMENT**

Grantor(s): **DALE ORGAIN, AS HIS SEPARATE ESTATE**

Grantee: **Consolidated Community Credit Union, its Successors and/or Assigns**

Legal Description: Please see exhibit "A"

*Plt S 1/2 NE 1/4 Sec 22, T 3N, R 1E Wm*

Assessor's Property Tax Parcel or Account No.: 03102200170100

On or about June 24, 2015, Dale Orgain, as his separate estate. ("Grantor(s)") whose address is 241 Sooter road, Underwood, WA 98651, executed and delivered to Consolidated Community Credit Union whose address is 1033 ne 6<sup>TH</sup> Ave Portland, OR 97232, as Beneficiary, a Deed of Trust encumbering the real property described above.

This Deed of Trust was recorded on June 25, 2015 in the records of Skamania County, Washington at Recording No. 2015001248 or Book Page .

The Deed of Trust secures a promissory note or loan agreement ("Loan Agreement") in the original amount of \$20,000.00. The current principal balance owing on the Loan Agreement is \$0.00.

**MODIFICATION.** Grantor(s) and Lender hereby modify the Deed of Trust and obligation secured by the Deed of Trust ("Loan Agreement") as follows:

☐ **Extension.** The maturity date is changed to .

☒ **Limit Change.** The credit limit is increased to a maximum principal amount of \$43,500.00.

☐ **Payment Change.** The new payment terms will be:

☐ Draw Period: \_\_\_\_\_ years, beginning \_\_\_\_.

☐ Repayment Period \_\_\_\_\_ years, beginning \_\_\_\_\_.

☐ \_\_\_\_\_

☒ **Interest Rate.** Effective 7/11/2016 the interest rate is changed to:

☐ a fixed interest rate of \_\_\_\_\_ %.

☒ a variable interest rate of 3.500 %. The rate may change based on changes in the following index: WSJ Prime Rate. The interest rate on the loan is determined by adding a margin of 0.00 percent to the index. The rate may change every 3 months beginning on 09/01/2016, based on the index in effect as of the last day of the prior month. The rate will not be less than 3.00 % nor more than 18.00 %.

☐ **Assumption.** The following person(s) or entity(s), referred to below as the "Assuming Party," has assumed and is now liable for the indebtedness and obligations of Trustor under the Deed of Trust.

Name:  
Address:

☐ **Other.**

☐ **Fee.** Borrower agrees to pay Credit Union a fee of \$431.00 in exchange for this modification.

**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 this Modification shall constitute a satisfaction of the Loan Agreement. 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 Loan Agreement, 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.

DATED this 6th day of July, 2016.

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

**GRANTORS:**

By: \_\_\_\_\_

Dale Orgain

**ASSUMING PARTIES:**

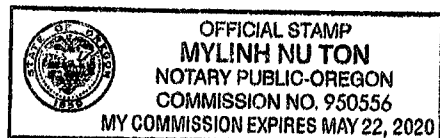
By: \_\_\_\_\_

By: \_\_\_\_\_

By: \_\_\_\_\_

STATE OF Oregon )  
 ) ss.  
County of Multnomah )

On this 6<sup>th</sup> day of July, 2016, before me, Mylinh Ton a Notary Public in and for said state, personally appeared David Oregon, known to me (or proved on the basis of satisfactory evidence) to be the person(s) who executed the Modification Agreement and acknowledged to me that he/she/they executed the same for the purposes therein stated.



Notary Public for Oregon  
My Commission Expires: May 22, 2020

STATE OF )  
 ) ss.  
County of )

This instrument was acknowledged before me on  
by  
as  
of

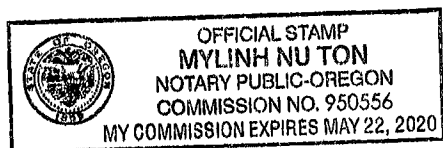
Notary Public for  
My Commission Expires:



Credit Union Representative  
Consumer Loan Underwriter. of Consolidated Community Credit Union

STATE OF Oregon )  
 ) ss.  
County of Multnomah )

On this 6th day of July, 2016, before me, Mylinh Ton a Notary Public in and for said state, personally appeared David Hertig, personally known to me to be the Consumer Loan Underwriter of Consolidated Community Credit Union that executed the within and foregoing instrument, and acknowledged said instrument to be the free and voluntary act and deed of said credit union, for the uses and purposes therein mentioned.



Notary Public for Oregon  
My Commission Expires: May 22, 2020

**EXHIBIT "A"**

**PARCEL I**

**A TRACT OF LAND IN THE SOUTH HALF OF THE NORTHEAST QUARTER OF SECTION 22, TOWNSHIP 3 NORTH, RANGE 10 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS:**

**BEGINNING AT POINT SOUTH 89°33' WEST 974.81 FEET FROM THE QUARTER CORNER ON THE EAST LINE OF THE SAID SECTION 22, THENCE SOUTH 89°33' WEST 56.32 FEET; THENCE NORTH 00°29' EAST 19 FEET TO THE INITIAL POINT OF THE TRACT HEREBY DESCRIBED; THENCE NORTH 00°29' EAST 252 FEET; THENCE SOUTH 89°33' WEST 65 FEET; THENCE SOUTH 00°29' WEST 252 FEET; THENCE NORTH 89°33' EAST 65 FEET TO THE TRUE POINT OF BEGINNING.**

**PARCEL II**

**A TRACT OF LAND IN THE SOUTH HALF OF THE NORTHEAST QUARTER OF SECTION 22, TOWNSHIP 3 NORTH, RANGE 10 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS:**

**BEGINNING AT A POINT SOUTH 89°33' WEST 974.81 FEET FROM THE QUARTER CORNER ON THE EAST LINE OF THE SAID SECTION 22; THENCE SOUTH 89°33' WEST 56.32 FEET; THENCE NORTH 00°29' EAST 19 FEET TO THE INITIAL POINT OF THE TRACT HEREBY DESCRIBED; THENCE NORTH 89°22' EAST 45 FEET THENCE NORTHWESTERLY IN A STRAIGHT LINE TO A POINT WHICH IS NORTH 00°20' EAST 252 FEET FROM THE INITIAL POINT; THENCE SOUTH 00°29' WEST 252 FEET TO THE INITIAL POINT.**