

WHEN RECORDED RETURN TO:

Advantis Credit Union  
PO Box 14220  
Portland, OR 97293-0220

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**MODIFICATION AGREEMENT  
TRUST DEED**

Grantor(s): David R. Stanton, as his separate estate, subject to the presumptive community interest of his spouse,  
Janelle L. Hoglan-Stanton

Grantee(s): Advantis Credit Union

Legal Description:  
See exhibit "A"

Assessor's Property Tax Parcel or Account No.: 02-05-11-2-4-0108-00

**CURRENT OBLIGATION.** On or about 9/14/2019, Grantor(s) David R. Stanton, as his separate estate, subject to the presumptive community interest of his spouse, Janelle L. Hoglan-Stanton executed and delivered to Advantis Credit Union, as Beneficiary, a Deed of Trust encumbering the real property described above. The deed of Trust was recorded on 09/19/2019, as fee number 2019-001770 in the records of Skamania County, Washington. The Deed of Trust secures a promissory note ("Obligation") in the amount of \$100,000.00.

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

- ☒ **Principal Amount Increased.** The principal amount is increased to \$250,000.00.
- ☐ **Interest Rate.** The interest rate is changed to
- ☐ **Payment Schedule.** The new payment due date is
- ☐ **Extension.** The maturity date is changed to



**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: \_\_\_\_\_



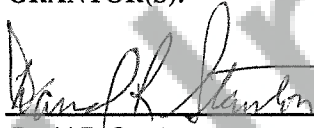
**Fee.** Borrower agrees to pay Credit Union a fee of \_\_\_\_\_ in exchange for this modification. Borrower hereby authorizes Credit Union to deduct the fee from Borrower(s) share account with Credit Union, unless Borrower pays the fee separately to Credit Union upon signing this Modification Agreement.

**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 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 endorser 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 actions.

DATED this 22nd day of April, 2020.

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

**GRANTOR(S):**



David R. Stanton



Janelle L. Hoglan-Stanton



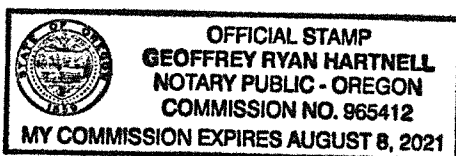
La'Tisha D'Abreau

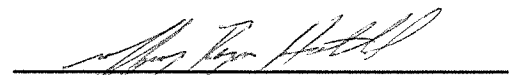
Agent for Advantis Credit Union

STATE OF OREGON )  
 ) ss.

County of Multnomah )

On this 22nd day of April, 2020, before me, a Notary Public in and for said state, personally appeared David R. Stanton and Janelle L. Hoglan-Stanton, known to me to be the person(s) who executed the Modification Agreement and acknowledged to me that he/she/they executed the same for the purpose therein stated.



  
Notary Public for Oregon  
My commission expires: 8 August 2021

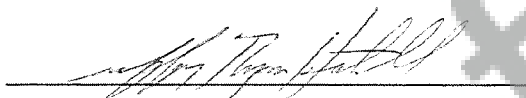
**Acknowledgment in an Individual Capacity**

State of OREGON

County of Multnomah

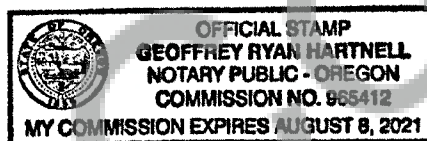
This record was acknowledged before me on (date) 22 April, 20 20 by

(name(s)) of individual(s) Lea Tisha D'Abreu.



Notary Public - State of Oregon

Official Stamp



Document Description

This certificate is attached to page 2 of a Multnomah Agreement Trust Deed (title or type of document), dated 22 April, 20 20, consisting of 2 pages.

EXHIBIT "A"

Lot 8, HIDEWAY II, according to the recorded plat thereof, recorded in Book B of Plats, Page 4, in the County of Skamania, State of Washington.

EXCEPTING that portion conveyed to Richard Stanton by instrument recorded November 19, 1993 in Book 139, Page 710.

TOGETHER THEREWITH A Portion of Lot 9, HIDEWAY II, according to the recorded Plat thereof, recorded in Book B of Plats, Page 4, in the County of Skamania, State of Washington, described as follows:

Beginning at the Northeast Corner of said Lot 9; thence South  $03^{\circ} 43' 51''$  East along said East line of 136.91 feet to the True Point of Beginning; thence South  $06^{\circ} 12' 55''$  West 10 feet; thence Southeasterly in a straight line 59.33 feet, more or less, to a point on the East line of said Lot 9, which point is South  $03^{\circ} 43' 51''$  West 63.33 feet from the True Point of Beginning; thence North  $03^{\circ} 43' 51''$  East along the East line of said Lot 9, 63.33 feet to the True Point of Beginning.