



WHEN RECORDED RETURN TO: IQ CREDIT UNION  
P.O. BOX 1739  
VANCOUVER, WA 98668

**MODIFICATION OF TRUST DEED**

Grantor(s): John V. Gittins and Margaret Gittins, husband and wife

Grantee(s): IQ CREDIT UNION, P.O. BOX 1739, VANCOUVER, WA 98668

Legal Description: SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF [PT LOTS 5, 6  
AND 7, BLK 1 CASCADE ADDITION, SKAMANIA COUNTY, WASHINGTON.]

Assessor's Property Tax Parcel or Account No: 03073634400100

Reference Numbers of Documents Assigned or Released:

The parties have entered into a trust deed, in which Credit Union is the beneficiary and Member is the grantor, dated 7/18/2022, and recorded in the records of SKAMANIA County, state of WASHINGTON, at Book/Reel                      Page/Image                      /Recording No. 2022-001446. The trust deed covers the real property described above.

The parties wish to modify this trust deed in the following manner:

(Put a check next to those numbers which apply:)

- ☒ (1) The amount secured by this trust deed is increased to \$ 190,000.00.  
☒ (2) The Maturity Date of this Deed of Trust is extended to: 5/31/2055.

However, this is not a commitment to maintain the line of credit for any specified term.

In all other respects, the trust deed shall remain in full force and effect.

Executed this 9<sup>th</sup> day of May, 2025.

IQ CREDIT UNION

By

Megan Smith  
Credit Union Representative signature

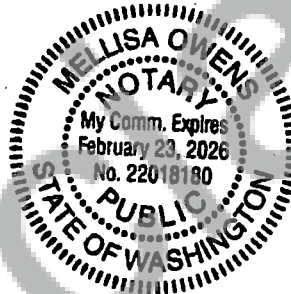
John V. Gittins  
"Member signature"  
Margaret Gittins  
"Member signature"

State of WASHINGTON )  
County of CLARK Skamania ) ss.

(Date) 5/9/25

Personally appeared Megan Templer  
who, being duly sworn, did say that (s)he is the Representative of  
iQ Credit Union, and that said instrument was signed and sealed  
in behalf of said Credit Union by authority of its Board of Directors; and that said instrument is  
his/her voluntary act and deed.

(Notary seal to the right Notarizing  
Credit Union representative)



State of Washington )  
County of Skamania ) ss.

Before Me: Melissa Owens  
Melissaeer

Notary Public for State of Washington  
My Commission expires: 02-23-26  
Residing at: Stevenson WA  
(Date) 5/9/25

(Notary seal to the right, Notarizing  
members)



Personally appeared the above-named John V. Gittins and Margaret Gittins  
and acknowledge the foregoing instrument to be THEIR Voluntary act and deed.

State of Washington )  
County of Skamania ) ss.

Before Me: Melissa Owens  
Melissaeer

Notary Public for State of Washington  
My Commission expires: 2-23-26  
Residing at: Stevenson WA  
(Date) 5/9/25

## Exhibit A

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAMANIA,  
STATE OF WASHINGTON

BEING A PORTION OF LOTS 5, 6 AND 7, BLOCK 1, CASCADE ADDITION TO THE TOWN OF  
STEVENSON, ACCORDING TO THE PLAT THEREOF, RECORDED IN BOOK A OF PLATS,  
PAGE 62, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON, DESCRIBED AS  
FOLLOWS:

ALL THAT PORTION LYING WESTERLY OF THE FOLLOWING DESCRIBED LINE:

BEGINNING AT A POINT THAT BEARS, ALONG THE SOUTH LINE OF SAID LOT 7, SOUTH  
88° 56' 55" EAST, 55.98 FEET FROM THE SOUTHWEST CORNER OF SAID LOT 7; THENCE  
N 09° 14' 20" W, 121.96 FEET TO A POINT ON THE NORTH LINE OF SAID LOT 5, WHICH  
POINT BEARS S 88° 56' 56" E, 34.19 FEET EAST OF THE NORTHWEST CORNER OF SAID  
LOT 5. ACCORDING TO THE SURVEY RECORDED IN BOOK 3 OF SURVEYS, AT PAGE 362  
AT THE AUDITOR'S OFFICE OF SKAMANIA COUNTY, WASHINGTON.

TOGETHER WITH THAT PORTION OF THE VACATED ALLEY INURING THERETO BY THE  
VACATION THEREOF RECORDED OCTOBER 25, 1988 IN BOOK 111, PAGE 349,  
SKAMANIA COUNTY DEED RECORDS

ABBREVIATED LEGAL: PT LOTS 5, 6 AND 7, BLK 1 CASCADE ADDITION, SKAMANIA  
COUNTY, WASHINGTON.