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LOAN MODIFICATION AGREEMENT

BOOK 58 PAGE 329

Ln. #1400339

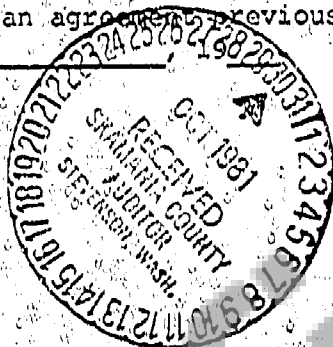
This agreement made and entered into this _____ day of _____, 19____
by and between RIVERVIEW SAVINGS ASSOCIATION (hereinafter called "Lender"), and
ARTHUR H. OLIVER & ALLENE F. OLIVER, husband & wife, (hereinafter called "Owner"),

12520 WITNESSETH:

WHEREAS, Lender loaned MARTIN L. BIRKENFELD & JEANNE M. BIRKENFELD, husband & wife,
Name of Original Borrower
the sum of TWELVE THOUSAND & THREE HUNDRED & no/100- -Dollars (\$12,300.00- - -), as
evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust)
executed and delivered on May 26, 1978 which mortgage is duly recorded
under Auditor's File No. Book 55 Page 399 in the public records in the jurisdiction
where the mortgaged property is located which note and mortgage are hereby incorpo-
rated herein as part of this instrument: and

WHEREAS, the undersigned owner of said premises has found it necessary and does
hereby request a modification of the terms of said loan for the following reasons:

To comply with an agreement previously entered into between the parties on the
_____ day of _____, 1981



and

WHEREAS, the parties desire to restate the modified terms of said loan so that
there shall be no misunderstanding of the matter;

THEREFORE, it is hereby agreed that, in consideration of the reasons stated
above, as of the date of this agreement the unpaid balance of said indebtedness is TEN THOUSAND
SEVEN HUNDRED TWENTY FIVE & 58/100- - -Dollars (\$10,725.58- - -), all of which the
undersigned promises to pay with interest at 11.750 % per annum until paid, and that
the same shall be payable ONE HUNDRED FORTY ONE & 55/100- - - - - Dollars,
(\$ 141.55- - - - -) per month beginning on the 10th day of November, 1981,
to be applied first to interest, and balance to principal, plus a sum estimated to
be sufficient to discharge taxes and insurance obligations, if applicable, (which
estimated sum may be adjusted as necessary) and that in all other respects said
mortgage contract shall remain in full force and effect.

Dated 10-27, 1981

X Arthur H. Oliver

(Individual) ARTHUR H. OLIVER

X Allene F. Oliver

(Individual) ALLENE F. OLIVER

By

By

RIVERVIEW SAVINGS ASSOCIATION

(Corporate Mortgage)

(President) G.P. SHEAFFER

Assistant

(Secretary) SHIRLEY LIGHTHEART

STATE OF WASHINGTON

COUNTY OF Klickitat

On this day personally appeared before me

ARTHUR H. & ALLENE F. OLIVER

to me known to be the individual described in and
who executed the within and foregoing instrument,
and acknowledged that they signed the same
as their free and voluntary act and deed,
for the uses and purposes therein mentioned.

GIVEN under my hand and official seal this

27th day of October, 1981

Betty Lee Thunaker

Notary Public in and for the State of Wash-
ington, residing at White Salmon, Oregon

STATE OF WASHINGTON

COUNTY OF Clark

On this 27th day of October, 1981
before me, the undersigned, a Notary Public in and for the State of Wash-
ington, duly commissioned and sworn, personally appeared

G.P. SHEAFFER

and SHIRLEY LIGHTHEART

to me known to be the President and Ass't. Secretary,
respectively, of RIVERVIEW SAVINGS ASSOCIATION
the corporation that executed the foregoing instrument, and acknowledged
the said instrument to be the free and voluntary act and deed of said corpora-
tion, for the uses and purposes therein mentioned, and on oath stated that
they are authorized to execute the said instrument and that the seal
affixed is the corporate seal of said corporation.

Witness my hand and official seal hereto affixed the day and year first
above written.

Shirley A. Dufault

Notary Public in and for the State of Washington,
residing at Washougal