

93267

## LOAN MODIFICATION AGREEMENT

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 10-27-1981

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

+ Arthur H. Oliver

(Individual) ARTHUR H. OLIVER

+ Allene F. Oliver

(Individual) ALLENE F. OLIVER

RIVERVIEW SAVINGS ASSOCIATION

(Corporate Mortgagor)

(President), G.P. SHEAFFER

By

Shirley Lightheart  
Assistant SecretarySTATE OF WASHINGTON }  
COUNTY OF Clark ss.

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 Tinsaker  
 Notary Public in and for the State of Washington, residing at 1411 Salmon River

STATE OF WASHINGTON }  
COUNTY OF Clark ss.

On this 27th day of October, 1981,  
 before me, the undersigned, a Notary Public in and for the State of Washington, 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 corporation,  
 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. Sheaffer  
 Notary Public in and for the State of Washington,  
 residing at 1411 Salmon River