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## LOAN MODIFICATION AGREEMENT

This agreement made and entered into this 13th day of May, 1982  
 by and between RIVERVIEW SAVINGS ASSOCIATION (hereinafter called "Lender"), and  
 DENNIS JEFFREY BUCK, a single man (hereinafter called "Owner").

## WITNESSETH:

WHEREAS, Lender loaned GREGORY R. GARCIA, a single man

Name of Original Borrower

the sum of THIRTY NINE THOUSAND TWO HUNDRED & no/100 Dollars (\$39,200.00--), as evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust) executed and delivered on April 19, 1978 which mortgage is duly recorded under Auditor's File No. 86153 in the public records in the jurisdiction where the mortgaged property is located which note and mortgage are hereby incorporated herein as part of this instrument: and

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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 13th day of May, 1982.

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 THIRTY SEVEN THOUSAND EIGHT HUNDRED SIXTY ONE AND 69/100-- Dollars (\$37,861.69--), all of which the undersigned promises to pay with interest at 11.500% per annum until paid, and that the same shall be payable THREE HUNDRED EIGHTY SEVEN AND 46/100-- Dollars (\$387.46--) per month beginning on the 15th day of May, 1982, 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.

TUES

APR 25 1982

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Dated May 13, 1982

RIVERVIEW SAVINGS ASSOCIATION  
 Individual DENNIS JEFFREY BUCK (Corporate Mortgagee)

By Michael Yount Vice-President

By Debra Connery Ass't-Secretary

STATE OF WASHINGTON

COUNTY OF Clark

On this day personally appeared before me:  
 DENNIS JEFFREY BUCK  
 to me known to be the individual described in and who executed the within and foregoing instrument, and acknowledged that he signed the same as his free and voluntary act and deed for the uses and purposes therein mentioned.

GIVEN under my hand and official seal this  
13th day of May, 1982

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

STATE OF WASHINGTON

COUNTY OF Clark

On this 5th day of May, 1982  
 before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared

MICHAEL YOUNT  
 and DEBRA CONNERY

to me known to be the Ass't Vice 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, further, that they are authorized to execute the said instrument, and that the seal annexed is the corporate seal of said corporation.

Witness my hand and official seal hereto affixed the 13th day of May, 1982,  
 above written.

Shirley A. Duford  
 Notary Public in and for the State of Washington,  
 residing at Washougal