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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 incorpor-
ated herein as part of this instrument: and
5/2/82

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.

Dated May 13, 1982

Dennis Jeffrey Buck
Individual DENNIS JEFFREY BUCK

Individual

RIVERVIEW SAVINGS ASSOCIATION
(Corporate Mortgagee)

By

MICHAEL YOUNT ASS'T 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
[Signature]
Notary Public in and for the State of Wash-
ington, 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 Wash-
ington, 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 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
attached is the corporate seal of said corporation.

Witness my hand and official seal hereto affixed the day and year first
above written.
[Signature]
Notary Public in and for the State of Washington,
residing at Washougal