

94955

Ln # 1500135

LOAN MODIFICATION AGREEMENT

BOOK 58 PAGE 923

This agreement made and entered into this 29th day of October, 19 82
by and between RIVERVIEW SAVINGS ASSOCIATION (hereinafter called "Lender"), and
GERALD E. STUMP & GAYNELLE G. STUMP, husband & (hereinafter called "Owner").
wife,

WITNESSETH:

WHEREAS, Lender loaned GERALD E. STUMP and GAYNELLE G. STUMP, husband & wife,
Name of Original Borrower
the sum of TWENTY THOUSAND & 00/100 Dollars (\$ 20,000.00), as
evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust)
executed and delivered on October 29, 1982 which mortgage is duly recorded
under Auditor's File No. 94954 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

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:

Lender has agreed to reduce the interest rate to 13.125% per annum with
a principal and interest payment of \$227.45 effective for the first
loan period. The first loan period will expire on March 1, 1984, at
which time the interest rate will be adjusted to the then market rate,
using the Index as explained in paragraph (4) "Interest Rate Change"
on the Adjustable Rate Note.

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
TWENTY THOUSAND AND 00/100 Dollars (\$ 20,000.00), all of which the
undersigned promises to pay with interest at 13.125% per annum until paid, and that
the same shall be payable Two Hundred Twenty Seven & 45/100 Dollars, \$
(227.45) per month beginning on the 1st day of DECEMBER, 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 OCTOBER 29, 1982.

Gerald E. Stump Individual

Gaynelle G. Stump Individual

RIVERVIEW SAVINGS ASSOCIATION
(Corporate Mortgagee)By Michael Yount
Vice President, Michael YountBy Shirley Lighthouse
Assistant Secretary, Shirley Lighthouse

STATE OF WASHINGTON

COUNTY OF Skamania

On this day personally appeared before me

Gerald E. Stump and Gaynelle G. Stump
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
29th day of October, 19 82

Notary Public in and for the State of Wash-
ington, residing at North Bonneville, Wa

SK-12903 (3)

STATE OF WASHINGTON

COUNTY OF Clark

On this day of October, 19 82
before me, the undersigned, a Notary Public in and for the State of Wash-
ington, duly commissioned and sworn, personally appeared

Michael Yount
and Shirley Lighthouse

to me known to be the Vice President and Assistant Secretary,
respectively, of Riverview Savings Association, Inc.,
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.

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