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LOAN MODIFICATION AGREEMENT

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This agreement made and entered into this 20th day of April, 1983
by and between RIVERVIEW SAVINGS ASSOCIATION (hereinafter called "Lender"), and
JAMES D. WINTERS and LARENE F. WINTERS, husband & wife (hereinafter called "Owner").

WITNESSETH:

WHEREAS, Lender loaned JAMES D. WINTERS AND LARENE F. WINTERS, husband and wife
Name of Original Borrower
the sum of TWENTY FIVE THOUSAND AND 00/100----- Dollars (\$25,000.00-----), as
evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust),
executed and delivered on April 20, 1983 which mortgage is duly recorded
under Auditor's File No. 95637, Vol. 59, Pg 214 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 12.375% per annum with a principal
and interest payment of 281.84 effective for the first loan period. The first loan
period will expire on September 1, 1984, at which time the interest rate and
principal and interest payment 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 FIVE THOUSAND AND 00/100----- Dollars (\$25,000.00-----), all of which the
undersigned promises to pay with interest at 12.375 % per annum until paid, and that
the same shall be payable TWO HUNDRED EIGHTY ONE and 84/100----- Dollars,
(\$ 281.84) per month beginning on the 1st day of June, 19 83,
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 4/20 19 83.

James D. Winters
James D. Winters Individual
Larene F. Winters
Larene F. Winters Individual

RIVERVIEW SAVINGS ASSOCIATION
(Corporate Mortgage)
By Michael Yount
Vice President, Michael Yount
By Shirley Lightheart
Assistant Secretary, Shirley Lightheart

STATE OF WASHINGTON

COUNTY OF Skamania

On this day personally appeared before me

James D. Winters & Larene F. Winters
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.

NOTARY

GIVEN under my hand and official seal this
20th day of April, 19 83

Bonnie Smith
Notary Public in and for the State of Wash-
ington, residing at North Bonneville Wa 98639

STATE OF WASHINGTON

COUNTY OF Clark

On this 19th day of April, 19 83
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 Lightheart
to me known to be the 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 corpor-
ation, 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.

Supple J. Seckers
Notary Public in and for the State of Washington,
residing at Washougal