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LOAN MODIFICATION AGREEMENT

This agreement made and entered into this 5th day of April, 1983 by and between RIVERVIEW SAVINGS ASSOCIATION (hereinafter called "Lender"), and ALVIN EDWARD SEAMAN and JULIE LORRAINE SEAMAN, (hereinafter called "Owner").

WITNESSETH:

WHEREAS, Lender loaned ALVIN EDWARD SEAMAN and JULIE LORRAINE SEAMAN, husband and wife, the sum of FIFTY FIVE THOUSAND AND 00/100 Name of Original Borrower Dollars (\$55,000.00), as evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust) executed and delivered on April 5, 1983 which mortgage is duly recorded under Auditor's File No. 95591, Vol. 59, Pg. 194 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

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 11.875% per annum with a principal and interest payment of \$ 560.45 effective for the first loan period. The first loan period will expire on September 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 FIFTY FIVE THOUSAND AND 00/100 Dollars (\$55,000.00), all of which the undersigned promises to pay with interest at 1 1/875 % per annum until paid, and that the same shall be payable Five Hundred Sixty and 45/100 Dollars, (\$ 560.45) per month beginning on the 1st day of May, 1983, 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 11/5/, 1983

 The seal is circular with the text "NOTARY PUBLIC" around the top edge. In the center, it says "STATE OF WASHINGTON" at the top, "Shirley Lightheart" in the middle, and "Notary Public" at the bottom. Below that, it says "No. 161681954" and "Exp. 10/16/1994".

TUES

Alvin Edward Seaman Individual

Julie Lorraine Seaman Individual

RIVERVIEW SAVINGS ASSOCIATION
(Corporate Mortgagee)By G. P. Sheaffer
PresidentBy Shirley Lightheart
Assistant Secretary, Shirley Lightheart

STATE OF WASHINGTON

COUNTY OF Clark

STATE OF WASHINGTON

COUNTY OF Clark

On this day personally appeared before me Alvin Edward Seaman and Julie Lorraine Seaman, husband & wife, to me known to be the individual described in and who executed the herein 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 5th day of April 1983.

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

On this 5th day of April, 1983, 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 Assistant 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.

J. D. Dickens
Notary Public in and for the State of Washington, residing at Lakewood, WA

SK # 13032