

SK-13272
03-08-17-3-0-1202-00

LOAN MODIFICATION AGREEMENT

This agreement made and entered into this 9 day of November, 19 83
by and between RIVERVIEW SAVINGS ASSOCIATION (hereinafter called "Lender"), and
DENNIS SAUL and SOMSRI SAUL, husband and wife (hereinafter called "Owner").

WITNESSETH:

WHEREAS, Lender loaned DENNIS SAUL and SOMSRI SAUL, husband and wife
Name of Original Borrower
the sum of FORTY THOUSAND AND NO/100 Dollars (\$40,000.00), as
evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust),
executed and delivered on November 23, 1983 which mortgage is duly recorded
under Auditor's File No. 967109 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 11.875% per annum with the principal
and interest payment of \$436.96 effective for the first loan period. The first loan
period will expire March 1, 1985, at which time the interest rate will be adjusted
to the then current market rate, using the Index as explained in paragraph four
(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
FORTY THOUSAND AND NO/100 Dollars (\$40,000.00), all of which the
undersigned promises to pay with interest at 11.875% per annum until paid, and that
the same shall be payable FOUR HUNDRED THIRTY SIX AND 96/100 Dollars,
(\$436.96) per month beginning on the 1st day of December, 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 November 9, 1983, 19 83

Dennis Saul
Dennis Saul Individual
Somsri Saul
Somsri Saul Individual

Riverview Savings Association
(Corporate Mortgagee)
By Michael Yount
Vice President/Sec. Michael Yount
By Shirley Dailey
Ass't Secretary Shirley Dailey

STATE OF WASHINGTON }
COUNTY OF Skamania }

On this day personally appeared before me
Dennis & Somsri Saul, husband and wife
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
9 day of November, 19 83

Notary Public in and for the State of Wash-
ington, residing at Stevenson

STATE OF WASHINGTON }
COUNTY OF Clark }

On this 8th day of November, 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 Dailey

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 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