

LOAN MODIFICATION AGREEMENT

This agreement made and entered into this 24th day of January, 1984
by and between RIVERVIEW SAVINGS ASSOCIATION (hereinafter called "Lender"), and
FRED J. LARUE & ELIZABETH J. LARUE (hereinafter called "Owner").

WITNESSETH:

WHEREAS, Lender loaned FRED J. LARUE and ELIZABETH J. LARUE, husband and wife
Name of Original Borrower
the sum of FIFTY TWO THOUSAND AND 00/100ths Dollars (\$52,000.00), as
evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust)
executed and delivered on January 24, 1984 which mortgage is duly recorded
under Auditor's File No. 97025, Vol. 60, Pg. 2 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 11.625% per annum with
a principal and interest payment of \$519.92 effective for the first loan
period. The first loan period will expire on March 1, 1985 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 TWO THOUSAND AND 00/100ths Dollars (\$52,000.00), all of which the
undersigned promises to pay with interest at 11.62% per annum until paid, and that
the same shall be payable FIVE HUNDRED NINETEEN AND 92/100ths Dollars,
(\$ 519.92) per month beginning on the 1st day of March, 1984,
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 Jan. 24, 1984

Fred J. Larue
Fred J. Larue Individual

Elizabeth J. Larue
Elizabeth J. Larue Individual

RIVERVIEW SAVINGS ASSOCIATION
(Corporate Mortgagee)

By William MacRae Smith
Vice President

By Shirley Dailey
Assistant Secretary

STATE OF WASHINGTON
COUNTY OF Clark

On this day personally appeared before me
Fred J. Larue and Elizabeth J. Larue
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
24th day of January, 1984

Marna J. Locking
Notary Public in and for the State of Wash-
ington, residing at Battleground

STATE OF WASHINGTON
COUNTY OF Clark

On this 24th day of January, 1984,
before me, the undersigned, a Notary Public in and for the State of Wash-
ington, duly commissioned and sworn, personally appeared
WILLIAM MACRAE SMITH

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.

Marna J. Locking
Notary Public in and for the State of Washington,
residing at Battleground