

## LOAN MODIFICATION AGREEMENT

SK-13333

02-07-30-1-1-4400-00

This agreement made and entered into this 23 day of January, 1984  
by and between RIVERVIEW SAVINGS ASSOCIATION (hereinafter called "Lender"), and  
JAMES BAILEY and BARBARA BAILEY, husband and wife (hereinafter called "Owner").

## WITNESSETH:

WHEREAS, Lender loaned JAMES BAILEY and BARBARA BAILEY, husband and wife  
Name of Original Borrower  
the sum of TWENTY FIVE THOUSAND AND NO/100 Dollars (\$ 25,000.00), as  
evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust)  
executed and delivered on January 23, 1984 which mortgage is duly recorded  
under Auditor's File No. 97030, Vol 60, Pg 11 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 11.625% per annum with the  
principal and interest payment of \$268.77 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  
TWENTY FIVE THOUSAND AND NO/100 Dollars (\$ 25,000.00), all of which the  
undersigned promises to pay with interest at 11.625% per annum until paid, and that  
the same shall be payable TWO HUNDRED SIXTY EIGHT AND 77/100 Dollars,  
(\$ 268.77) per month beginning on the 1st day of March, 1985,  
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 January 23, 1984, 19

James Bailey Individual  
Barbara Bailey Individual

RIVERVIEW SAVINGS ASSOCIATION  
(Corporate Mortgagee)

By Michael Yount  
Vice President Michael Yount  
By Shirley Dailey  
Assistant Secretary Shirley Dailey

STATE OF WASHINGTON  
COUNTY OF Skamania

On this day personally appeared before me  
James & Barbara Bailey  
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  
23 day of January, 19 84  
[Signature]  
Notary Public in and for the State of Wash-  
ington, residing at Stevenson

STATE OF WASHINGTON  
COUNTY OF Clark

On this 20th day of January, 19 84,  
before me, the undersigned, a Notary Public in and for the State of Wash-  
ington, duly commissioned and sworn, personally appeared  
Michael Yount  
Shirley Dailey

and  
to me known to be the Vice 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 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.  
Shirley A. Dailey  
Notary Public in and for the State of Washington,  
residing at Washougal