

LOAN MODIFICATION AGREEMENT

97186

This agreement made and entered into this 21 day of February, 1984
by and between RIVERVIEW SAVINGS ASSOCIATION (hereinafter called "Lender"), and
DANIEL E. LITTLE and SHIRLEY A. LITTLE, (hereinafter called "Owner").
husband and wife.

WITNESSETH:

WHEREAS, Lender loaned DANIEL E. LITTLE and SHIRLEY A. LITTLE, husband
and wife, the sum of THIRTY SIX THOUSAND FIVE HUNDRED AND NO/100ths (\$ 36,500.00), as
evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust)
executed and delivered on February 21, 1984 which mortgage is duly recorded
under Auditor's File No. 97173, Vol. 60, Pg. 106 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 11.50% per annum
with a principal and interest payment of \$389.26 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
THIRTY SIX THOUSAND FIVE HUNDRED AND NO/100ths (\$ 36,500.00), all of which the
undersigned promises to pay with interest at 11.50% per annum, and that
the same shall be payable THREE HUNDRED EIGHTY NINE AND 26/100ths
(\$ 389.26) per month beginning on the 1st day of April, 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 February 21, 1984

97186

Daniel E. Little
DANIEL E. LITTLE (Individual)
Shirley A. Little
SHIRLEY A. LITTLE (Individual)

RIVERVIEW SAVINGS ASSOCIATION
(Lender)
by Michael Yount
Vice President
by Shirley Dailey
Assistant Secretary

STATE OF WASHINGTON

COUNTY OF Skamania

On this day personally appeared before me
Daniel E. Little and Shirley A. Little
known to be the individuals described in and
to executed the within and foregoing instrument,
and acknowledged that they signed the same
therein free and voluntary act and deed
for the uses and purposes therein mentioned.

GIVEN under my hand and official seal this
21 day of February, 1984

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

STATE OF WASHINGTON

COUNTY OF Clark

On this 21st day of February, 1984
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 Assoc.

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 hereunto signed the day and year first

Madame J. Lockman
Notary Public in and for the State of Washington,
residing at Battleground