

Loan # 1500299

97299

LOAN MODIFICATION AGREEMENT

This agreement made and entered into this 13 day of March, 19 84 by and between RIVERVIEW SAVINGS ASSOCIATION (hereinafter called "Lender"), and GEORGE MARION ACKER AND NORMA LOUISE ACKER, HUSBAND (hereinafter called "Owner") and WIFE,

WITNESSETH:

WHEREAS, Lender loaned GEORGE MARION ACKER and NORMA LOUISE ACKER, husband and wife the sum of TWENTY THREE THOUSAND AND 00/100 Dollars (\$ 23,000.00 ), as evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust) executed and delivered on March 14, 1984 which mortgage is duly recorded under Auditor's File No. 97288 Vol 160 P 153 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 11.500% per annum with a principal and interest payment of \$ 268.69 effective for the first loan period. The first loan period will expire on September 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 TWENTY THOUSAND THREE HUNDRED AND 00/100 Dollars (\$ 23,000.00 ), all of which the undersigned promises to pay with interest at 11.500 % per annum until adjusted and the same shall be payable TWO HUNDRED SIXTY EIGHT & 69/100 Dollars, (\$ 268.69 ) per month beginning on the first day of May, 19 84, 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 March 14, 19 84

George Marion Acker Individual

Norma Louise Acker Individual

RIVERVIEW SAVINGS ASSOCIATION

(Corporate Mortgagee)

By Michael C. Yount Vice President

By Shirley Dailey Assistant Secretary

STATE OF WASHINGTON

COUNTY OF Skanania

On this day personally appeared before me George Marion Acker & Norma Louise Acker 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 14 day of March, 19 84

Notary Public in and for the State of Washington, residing at Stevenson

STATE OF WASHINGTON

COUNTY OF Clark

On this 13<sup>th</sup> day of March, 19 84 before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared

Michael C. Yount and Shirley Dailey 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 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.

Notary Public in and for the State of Washington, residing at Washington