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BOOK 60 PAGE 169

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LOAN MODIFICATION AGREEMENT

This agreement made and entered into this 13th day of March, 1984 by and between RIVERVIEW SAVINGS ASSOCIATION (hereinafter called "Lender"), and STEPHEN J. JACOBS and GEORGIA M. JACOBS, h & w. (hereinafter called "Owner").

WITNESSETH:

WHEREAS, Lender loaned STEPHEN J. JACOBS and GEORGIA M. JACOBS, husband & wife Name of Original Borrower the sum of FORTY FIVE THOUSAND AND NO/100- - - - Dollars (\$45,000.00- - -), as evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust) executed and delivered on March 13, 1984 which mortgage is duly recorded under Auditor's File No. 97274 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 the principal and interest payment of \$445.64 effective for the first loan period. The first loan period will expire September 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 FIVE THOUSAND AND NO/100- - - - Dollars (\$45,000.00- - -), all of which the undersigned promises to pay with interest at 11.500 % per annum until changed and that the same shall be payable FOUR HUNDRED FORTY FIVE AND 64/100- - Dollars, (\$445.64) per month beginning on the 1st day of April, 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

March 131984

IVES

Stephen J. Jacobs IndividualGeorgia M. Jacobs

RIVERVIEW SAVINGS ASSOCIATION

(Corporate Mortgagee)

By Michael Yount President Vice President / Sec.By Shirley Dailey Ass't SecretarySTATE OF WASHINGTON }
COUNTY OF Klickitat } ss.

On this day personally appeared before me STEPHEN J. JACOBS and GEORGIA M. JACOBS 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 13th day of March, 1984.

Betty A. Leonaker
Notary Public in and for the State of Washington, residing at White Salmon

STATE OF WASHINGTON }
COUNTY OF Clark } ss.

On this 13th day of March, 1984 before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared:

Michael Yount

and Shirley Dailey Sec.

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 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.

Shirley A. Dailey
Notary Public in and for the State of Washington, residing at Washougal

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