

J-449
LOT 151

LOAN NUMBER 0-2-19730-4

This agreement made and entered into this 7th day of February, 1984 by and between COMMUNITY FIRST FEDERAL SAVINGS, hereinafter called "lender", and Kim A. Miller and Diane M. Miller, Husband and Wife hereinafter called "owner",

WITNESSETH:

WHEREAS, lender loaned to Kim A. Miller and Diane M. Miller, Husband and Wife the sum of Seven Thousand and NO/100-----Dollars (\$7,000.00), as evidenced by a note and Mortgage/Deed of Trust executed and delivered on 11-8-77 which Mortgage/Deed of Trust is duly recorded under Auditor's File No. 85241 V.54 PG.818 in the public records in the jurisdiction where the mortgaged property is located which Note and Mortgage/Deed of Trust 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:

Owner has requested that the principal balance be increased by Twelve Hundred and NO/100-----Dollars (\$1,200.00) as an advance; and it is further understood and agreed that the entire balance of principal and interest shall be due and payable in full on or before the 1st day of November, 1987; and, if default be made in payment hereof, then, at the option of the Note Holder, without prior notice the entire indebtedness then owing herein shall become immediately due and payable and bear interest at a rate of 13.000% per annum as stated in the Mortgage/Deed of Trust. The Note Holder shall have the option of assessing the borrower a late charge of 5.000% of any monthly installment not received by the Note Holder within 15 days after the installment is due. Failure to exercise this option shall not constitute a waiver without prior notice, or the right to exercise the same in the event of any subsequent default, and;

WHEREAS, the parties desire to restate the modified terms of said loan so that there shall be no misunderstanding of the matter;

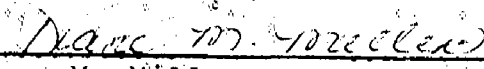
THEREFORE, it is hereby agreed that, in consideration of the reasons stated above, as of the date of this agreement the unpaid balance of said indebtedness is Four Thousand Six Hundred Fifty and 62/100-----Dollars (\$4,650.62), all of which the undersigned promises to pay with interest at 13.000% per annum until paid in full, and that the same shall be payable One Hundred Thirty-One and 90/100-----Dollars (\$131.90) per month beginning on the 1st day of March, 1984, to be applied first to interest, and the 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.

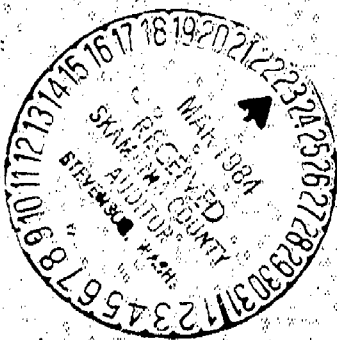
Signed, sealed and delivered this 2nd day of March, 1984.

COMMUNITY FIRST FEDERAL SAVINGS


John M. Priel President


Kim A. Miller


Diane M. Miller



97307

STATE OF WASHINGTON } ss.
County of Clark }



On this day personally appeared before me Kim A. Miller and Diane M. Miller

to me known to be the individual S described in and who executed the within and foregoing instrument and acknowledged to me that they signed the same as their free and voluntary act and deed for the purposes therein mentioned.

Given under my hand and official seal this 2nd day of March 1984

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

TL-34 R1 8/74

SAFECO Title Insurance Company - ACKNOWLEDGMENT - ORDINARY

STATE OF Washington } ss.
County of Clark }

On this 6th day of March, A. D. 1984, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn personally appeared John M. Priel and COMMUNITY FIRST FEDERAL SAVINGS President and Secretary, respectively, of

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 he WAS 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 in this certificate above written

Notary Public in and for the State of Washington
residing at Battle Ground

(Acknowledgment by Corporation, Pioneer National Title Insurance Co. Form L 29)

STATE OF WASHINGTON)
COUNTY OF SKAMANIA) ss.
I HEREBY CERTIFY THAT THE WITHIN

INSTRUMENT OF WRITING FILED BY
Skag Co. Title Co.
OF Stemmen, Wa.

AT 10:24 3-23 1984

WAS RECORDED IN BOOK 60
PAGE 170

RECORDS OF SKAMANIA COUNTY WITH
Gary M. Olson
COUNTY AUDITOR
E. Meyford DEPUTY