

97389

SK-13389

02-06-23-2-0-0200-00

LOAN MODIFICATION AGREEMENT

BOOK 60 PAGE 218

This agreement made and entered into this 6th day of April, 1984
by and between RIVERVIEW SAVINGS ASSOCIATION (hereinafter called "Lender"); and
ROBERT D. SHEFFIELD and HONNA T. SHEFFIELD, husband (hereinafter called "Owner").
and wife

WITNESSETH:

WHEREAS, Lender loaned ROBERT D. SHEFFIELD & HONNA T. SHEFFIELD, 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 April 6, 1984 which mortgage is duly recorded
under Auditor's File No. 97388 Vol 60 Page 218 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 11.500% per annum with the principal
and interest payment of \$479.90 effective for the first loan period. The first loan
period will expire September 1, 1985, at which time the interest rate will adjusted
to the then current market rate, using the Index as explained in paragraph four (4)
"Interest Rate Change" on the Adjustable Rate Note.

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

WHEREFORE, 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 SEVENTY NINE AND 90/100- - - Dollars,
(\$479.90- - -) per month beginning on the 1st day of May, 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 April 6, 1984

Robert D. Sheffield
Robert D. Sheffield Individual

Honna T. Sheffield
Honna T. Sheffield Individual

RIVERVIEW SAVINGS ASSOCIATION
(Corporate Mortgage)

Michael Yount
Michael Yount, Vice-President/Secretary

By: Shirley Dailey
Shirley Dailey, Ass't Secretary

STATE OF WASHINGTON

COUNTY OF SKAMANIA

On this day personally appeared before me

Robert D. Sheffield & Honna T. Sheffield

known to be the individual described in and

to executed the within and foregoing instrument,

and acknowledged that they signed the same

as their free and voluntary act and deed,

the uses and purposes therein mentioned.

GIVEN under my hand and official seal this

6th day of APRIL, 1984

Kimberly J. Daugherty
Notary Public in and for the State of Wash-
ington, residing at STEVENSON

STATE OF WASHINGTON

COUNTY OF Clark

On this day of 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 Association

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 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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