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SK-13390  
03-08-17-4-0-5300-00

## LOAN MODIFICATION AGREEMENT

This agreement made and entered into this 3 day of April, 1984  
by and between RIVERVIEW SAVINGS ASSOCIATION (hereinafter called "Lender"), and  
WALTER R. TEEL and IDA E. TEEL, husband and wife (hereinafter called "Owner").

## WITNESSETH:

WHEREAS, Lender loaned WALTER R. TEEL and IDA E. TEEL, husband and wife

Name of Original Borrower

the sum of SIXTEEN THOUSAND FIVE HUNDRED AND NO/100- Dollars (\$16,500.00--), as evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust) executed and delivered on April 3, 1984, which mortgage is duly recorded under Auditor's File No. 97377, Vol 59, Pg. 195 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 12.500% per annum with the principal and interest payment of \$241.53 effective for the first loan period. The first loan period will expire September 1, 1987, 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 SIXTEEN THOUSAND FIVE HUNDRED AND NO/100- Dollars (\$16,500.00--), all of which the undersigned promises to pay with interest at 12.500% per annum until changed, and that the same shall be payable TWO HUNDRED FORTY ONE AND 53/100- Dollars, (\$241.53--) 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 3, 1984

Walter R. Teel  
Walter R. Teel Individual

Ida E. Teel  
Ida E. Teel Individual

RIVERVIEW SAVINGS ASSOCIATION  
(Corporate Mortgagee)

By Michael Yount, Vice-President/Secretary

By Shirley Dailey, Ass't Secretary

STATE OF WASHINGTON  
COUNTY OF Skamania

On this day personally appeared before me  
WALTER R. & IDA E. TEEL, husband and wife  
known to be the individual described in and  
executed the within and foregoing instrument,  
and acknowledged that they signed the same  
their free and voluntary act and deed,  
for the uses and purposes therein mentioned.

GIVEN under my hand and official seal this  
3 day of April 1984

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

STATE OF WASHINGTON  
COUNTY OF Clark

On this 30th 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  
and 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 hereunto affixed the day and year first  
above written.

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

SK - 13390