

LOAN MODIFICATION AGREEMENT

SK-13396

03-08-20-4-4-0602-00

This agreement made and entered into this 6 day of April, 1984, by and between RIVERVIEW SAVINGS ASSOCIATION (hereinafter called "Lender"), and MARTIN L. BIRKENFELD & JEANNE M. BIRKENFELD, husband (hereinafter called "Owner"), and wife,

WITNESSETH:

WHEREAS, Lender loaned MARTIN L. BIRKENFELD & JEANNE M. BIRKENFELD, husband & wife, Name of Original Borrower the sum of SEVENTEEN THOUSAND FOUR HUNDRED & 00/100- Dollars (\$17,400.00---), 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. 97384, Vol. 60, Pg. 202 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 12.750% per annum with a principal and interest payment of \$217.31 effective for the first loan period. The first loan period will expire on September 1, 1987, 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 SEVENTEEN THOUSAND FOUR HUNDRED & 00/100- Dollars (\$17,400.00---), all of which the undersigned promises to pay with interest at 12.750% per annum per month adjusted and that the same shall be payable TWO HUNDRED SEVENTEEN & 31/100- Dollars, (\$217.31---) per month beginning on the 1st day of June, 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.

Martin L. Birkenfeld
Martin L. Birkenfeld individual
Jeanne M. Birkenfeld
Jeanne M. Birkenfeld individual

RIVERVIEW SAVINGS ASSOCIATION
(Corporate Mortgagee)
By Michael Yount
Vice President Michael Yount
By Shirley Dailey
Assistant Secretary, Shirley Dailey

STATE OF WASHINGTON
COUNTY OF Skanania

On this day personally appeared before me Martin L. and Jeanne M. Birkenfeld known to me the individual described in and executed the within and foregoing instrument, and acknowledged that they signed the same for the purposes and voluntary act and deed, the uses and purposes therein mentioned.

GIVEN under my hand and official seal this 6 day of April, 1984

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

STATE OF WASHINGTON
COUNTY OF Clark

On this 6th day of April, 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
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.

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