

03-07-36-4-4-4301-00
SK-13415 ES-230

LOAN MODIFICATION AGREEMENT

This agreement made and entered into this 25th day of April, 1984
by and between RIVERVIEW SAVINGS ASSOCIATION (hereinafter called "Lender"), and
JAY C. JOHNSON and ELIZABETH A. JOHNSON (hereinafter called "Owner").

WITNESSETH:

WHEREAS, Lender loaned JAY C. JOHNSON and ELIZABETH A. JOHNSON, husband and wife
the sum of TWENTY ONE THOUSAND TWO HUNDRED FIFTY & 00/100 Dollars (\$ 21,250.00-----), as
evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust)
executed and delivered on April 25, 1984 which mortgage is duly recorded
under Auditor's File No. 97498 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 12.500% per annum with the principal
and interest payment of \$241.44 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
TWENTY ONE THOUSAND TWO HUNDRED FIFTY & 00/100 Dollars (\$ 21,250.00-----), all of which the
undersigned promises to pay with interest at 12.50 % per annum until paid, and that
the same shall be payable TWO HUNDRED FORTY ONE AND 44/100----- Dollars,
(\$241.44-----) 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.

Date April 25, 1984.

Jay C. Johnson Individual
Elizabeth A. Johnson Individual
Elizabeth A. Johnson 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 Snohomish

On this day personally appeared before me
Jay C. & Elizabeth A. Johnson
known to be the individual described in and
to executed the within and foregoing instrument,
& 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

25th day of April, 1984

Shirley A. Dailey
Notary Public in and for the State of Wash-
ington, residing at Steverson

STATE OF WASHINGTON
COUNTY OF Clark

On this 25th day of April, 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
Vice President and Assistant Secretary,
to me known to be the President and Assistant 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 this day and year first
above written.

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

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