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97677

BOOK 60 PAGE 423

LOAN MODIFICATION AGREEMENT

This agreement made and entered into this 30 day of May, 19 84
by and between RIVERVIEW SAVINGS ASSOCIATION (hereinafter called "Lender"), and
WILLIAM H. RIKE and DOLORES RIKE, HUSBAND AND WIFE (hereinafter called "Owner").

WITNESSETH:

WHEREAS, Lender loaned WILLIAM H. RIKE AND DOLORES RIKE, husband and wife,
Name of Original Borrower
the sum of THIRTY THREE THOUSAND ONE HUNDRED & NO/100 Dollars (\$33,100.00- - -), as
evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust)
executed and delivered on May 30, 1984 which mortgage is duly recorded
under Auditor's File No. 97676 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 12.750% per annum with the principal
and interest payment of \$413.37 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
THIRTY THREE THOUSAND ONE HUNDRED AND NO/100- - - Dollars (\$33,100.00- - -), all of which the
undersigned promises to pay with interest at 12.750% per annum until changed and that
the same shall be payable FOUR HUNDRED THIRTEEN AND 37/100- - - Dollars,
(\$413.37) per month beginning on the 1st day of July, 19 84,
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 May 30, 19 84

William H. Rike

Individual

Dolores Rike

Individual

RIVERVIEW SAVINGS ASSOCIATION

Corporate Mortgagee

By Michael Yount, Vice-President/Secretary

By Shirley Dailey, Ass't Secretary

STATE OF WASHINGTON

COUNTY OF Skanania

On this day personally appeared before me
William H. and Dolores Rike
I know to be the individual described in and
to executed the within and foregoing instrument,
and acknowledged that they signed the same
of their free and voluntary act and deed,
for the uses and purposes therein mentioned.

GIVEN under my hand and official seal this
30 day of May, 19 84.

Notary Public in and for the State of Wash-
ington, residing at Stevenson

STATE OF WASHINGTON

COUNTY OF Clark

On this 16th day of May, 19 84,
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.

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

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