

97695

LOAN MODIFICATION AGREEMENT

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SK-13467

04-07-14-0-0-0100-00

This agreement made and entered into this 1 day of June, 1984
 by and between RIVERVIEW SAVINGS ASSOCIATION (hereinafter called "Lender"), and
 NELLIE BELL BIGGS, a widow who acquired title as NELL BIGGS (hereinafter called "Owner")
 as to an $\frac{1}{2}$ undivided interest AND EDWIN EUGENE BIGGS and PATRICIA ANN BIGGS, husband and wife,
 as to an $\frac{1}{2}$ undivided interest

WITNESSETH:

NELLIE BELL BIGGS, a widow who acquired title as NELL BIGGS, as to an $\frac{1}{2}$ undivided interest, AND
 WHEREAS, Lender loaned EDWIN EUGENE BIGGS and PATRICIA ANN BIGGS, husband and wife,
as to an $\frac{1}{2}$ undivided interest

Name of Original Borrower

the sum of THIRTY THOUSAND AND NO/100- - - - - Dollars (\$30,000.00- - -), as
 evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust)
 executed and delivered on June 1, 1984 which mortgage is duly recorded
 under Auditor's File No. 971,94 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 the principal
 and interest payment of \$326.01 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 set forth
 above, as of the date of this agreement the unpaid balance of said indebtedness is
THIRTY THOUSAND AND NO/100- - - - - Dollars (\$30,000.00- - -), all of which the
 undersigned promises to pay with interest at 12.750% per annum until paid, and that
 the same shall be payable THREE HUNDRED TWENTY SIX AND 01/100- - - Dollars,
 (\$326.01- - -) per month beginning on the 1st day of July, 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.

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Dated June 1, 1984

Nellie Bell Biggs Individual

RIVERVIEW SAVINGS ASSOCIATION

(Corporate Mortgagor)

Edwin Eugene Biggs Individual

By G.P. Sheaffer President

Patricia Ann Biggs

By Michael Yount Vice President/Sec.

STATE OF WASHINGTON
COUNTY OF SkamaniaSTATE OF WASHINGTON
COUNTY OF Clark

On this day personally appeared before me
 Nellie Bell Biggs, a widow and
 Edwin Eugene & Patricia Ann Biggs, h &
 known to be the individual described in and
 executed the within and foregoing instrument,
 acknowledged that they signed the same
 their free and voluntary act and deed,
 for the uses and purposes therein mentioned.

On this 1st day of June, 1984,
 before me, the undersigned, a Notary Public in and for the State of Wash-
 ington, duly commissioned and sworn, personally appeared
 G.P. Sheaffer

and Michael Yount
 to me known to be the President and Vice
 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 hereunto affixed the day and year first
 above written.

GIVEN under my hand and official seal this
 1 day of June, 1984
 Notary Public in and for the State of Washington,
 residing at Stevenson

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

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