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SK-13469
03-08-20-1-2-0300-00

LOAN MODIFICATION AGREEMENT

This agreement made and entered into this 5 day of June, 1984
 by and between RIVERVIEW SAVINGS ASSOCIATION (hereinafter called "Lender"), and
JOAN D. ELLISON, as her separate estate (hereinafter called "Owner").

WITNESSETH:

WHEREAS, Lender loaned

JOAN D. ELLISON

Name of Original Borrower

the sum of FIFTEEN THOUSAND AND 00/100ths Dollars (\$ 15,000.00), as
 evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust)
 executed and delivered on June 5, 1984 which mortgage is duly recorded
 under Auditor's File No. 97709 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

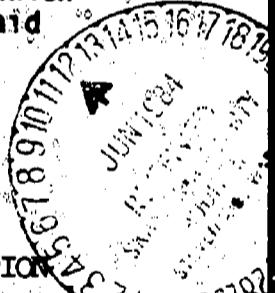
WHEREAS, the undersigned owner of said premises has found it necessary and does
 hereby request a modification of the terms of said loan for the following reasons:

Lender has agreed to reduce the interest rate to 12.75% per annum with a principal
 and interest payment of \$187.33 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
FIFTEEN THOUSAND AND 00/100ths Dollars (\$ 15,000.00), all of which the
 undersigned promises to pay with interest at 12.75 % per annum until paid, and that
 the same shall be payable ONE HUNDRED EIGHTY SEVEN AND 33/100ths Dollars,
(\$ 187.33) per month beginning on the 1st day of August, 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 June 5, 1984Joan D. Ellison
JOAN D. ELLISON Individual

Individual

RIVERVIEW SAVINGS ASSOCIATION

Corporate Mortgagee

MICHAEL YOUNG, President

By Debra Connery (Signature)

Ass't. Secretary /

STATE OF WASHINGTON
COUNTY OF Clark

On this day personally appeared before me
Joan D. Ellison
 known to me the individual described in and
 executed the within and foregoing instrument,
 I acknowledged that she signed the same
 free and voluntary act and deed,
 the right and privilege therein mentioned.

PUBLIC
 GIVEN under my hand and official seal this
 5 day of June, 1984

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

STATE OF WASHINGTON
COUNTY OF Clark

On this 5th 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
Michael Young
 and Debra Connery
 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 corpo-
 ration, for the uses and purposes therein mentioned, and as 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 affixed the day and year first
 above written
Michael Young
 Notary Public in and for the State of Washington,
 residing at Battleground

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