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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").

W I T N E S S E T H :

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 adjusted, 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, 1984.

Joan D. Ellison
JOAN D. ELLISON Individual

Individual

RIVERVIEW SAVINGS ASSOCIATION
Corporate Mortgagee
By Michael Yount
MICHAEL YOUNT President
By Debra Connery
Ass't. Secretary

SEAL

STATE OF WASHINGTON } ss.
COUNTY OF Clark

On this day personally appeared before me Joan D. Ellison me known to be the individual described in and who executed the within and foregoing instrument, and acknowledged that she signed the same as her free and voluntary act and deed, for the uses and purposes therein mentioned.

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

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

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 Washington, duly commissioned and sworn, personally appeared Michael Yount 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 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.

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

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