

97892

LOAN MODIFICATION AGREEMENT

SK-13509
03-07-36-3-1-1800-00

This agreement made and entered into this 10 day of July, 1984
 by and between RIVERVIEW SAVINGS ASSOCIATION (hereinafter called "Lender"), and
 ROBERT W. FARRIS and KATHLEEN B. FARRIS, husband and wife (hereinafter called "Owner").

WITNESSETH:

WHEREAS, Lender loaned ROBERT W. FARRIS and KATHLEEN B. FARRIS, husband and wife
 Name of Original Borrower
 the sum of FOORTY THREE THOUSAND AND 00/100ths Dollars (\$ 43,000.00), as
 evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust)
 executed and delivered on JULY 10, 1984 which mortgage is duly recorded
 under Auditor's File No. 97891 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 12.25% per annum with a principal
 and interest payment of \$450.60 effective for the first loan period. The first
 loan period will expire on September 1, 1985 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
FOORTY THREE THOUSAND AND 00/100ths Dollars (\$ 43,000.00), all of which the
 undersigned promises to pay with interest at 12.25 % per annum until paid, and that
 the same shall be payable FOUR HUNDRED FIFTY AND 60/100ths Dollars,
 (\$ 450.60) per month beginning on the 1st day of August, 1985,
 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 July 10, 1984

97892

ROBERT W. FARRIS Individual

KATHLEEN B. FARRIS Individual

RIVERVIEW SAVINGS ASSOCIATION
Corporate Mortgagee,

By G.P. SHEAFFER President

By SHIRLEY DAILEY Secretary

STATE OF WASHINGTON

COUNTY OF Clark

On this day personally appeared before me
 Robert W. Farris and
 Kathleen B. Farris

to me known to be the individual described in and
 executed the following instrument,
 d acknowledged that they signed the same
 the day, year and voluntary act and deed
 the uses and purposes therein mentioned.

GIVEN under my hand and official seal this
 10 day of July, 1984.

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

STATE OF WASHINGTON

COUNTY OF Clark

On this 6 day of July, 1984
 before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared

G.P. Sheaffer
 and Shirley Dailey

to me known to be the 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 hereunto affixed the day and year first
 above written

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

SK-13509 (3)