

LOAN MODIFICATION AGREEMENT

SK-13509

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

This agreement made and entered into this 10 day of July, 19 84
by and between RIVERVIEW SAVINGS ASSOCIATION (hereinafter called "Lender"), and
ROBERT W. FARRIS and KATHLEEN B. FARRIS, husband and (hereinafter called "Owner").
wife

WITNESSETH:

WHEREAS, Lender loaned ROBERT W. FARRIS and KATHLEEN B. FARRIS, husband and wife
Name of Original Borrower
the sum of FORTY 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 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 12.25% 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
FORTY 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, 19 85,
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, 19 84

Robert W. Farris
ROBERT W. FARRIS Individual
Kathleen B. Farris
KATHLEEN B. FARRIS Individual

RIVERVIEW SAVINGS ASSOCIATION
(Corporate Mortgagee)

By G.P. Sheaffer PresidentBy Shirley Dailey Secretary

STATE OF WASHINGTON

COUNTY OF Clark

On this day personally appeared before me
Robert W. Farris and
Kathleen B. Farris
known to be the individual described in and
executed the foregoing instrument,
and acknowledged that they signed the same
for the purposes and voluntary act and deed,
the uses and purposes therein mentioned.

GIVEN under my hand and official seal this
10 day of July, 19 84

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

STATE OF WASHINGTON

COUNTY OF Clark

On this 10 day of July, 19 84,
before me, the undersigned, a Notary Public in and for the State of Wash-
ington, duly commissioned and sworn, personally appeared

G.P. Sheafferand 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 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.

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