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LOAN MODIFICATION AGREEMENT

CCT 6261 SK

This agreement made and entered into this 16th day of July, 1984
by and between RIVERVIEW SAVINGS ASSOCIATION (hereinafter called "Lender"), and
FERMIN E. OBIAS JR. and JERI RUTH OBIAS, husband and (hereinafter called "Owner").
wife

WITNESSETH:

WHEREAS, Lender loaned FERMIN E. OBIAS JR. and JERI RUTH OBIAS
Name of Original Borrower
the sum of FIFTY SIX THOUSAND AND NO/100 Dollars (\$56,000.00), as
evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust)
executed and delivered on July 16 1984 which mortgage is duly recorded
under Auditor's File No. 97903 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 the principal
and interest payment of \$586.83 effective for the first loan period. The first loan
period will expire September 1, 1985, 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 stated
above, as of the date of this agreement the unpaid balance of said indebtedness is
FIFTY SIX THOUSAND AND NO/100 Dollars (\$56,000.00), all of which the
undersigned promises to pay with interest at 12.25% per annum until paid, and that
the same shall be payable FIVE HUNDRED EIGHTY SIX AND 83/100 Dollars,
(\$ 586.83) per month beginning on the 1st day of September, 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 July 16, 1984.Fermin E. Obias IndividualJeri Ruth Obias Individual

RIVERVIEW SAVINGS ASSOCIATION

(Corporate Mortgagee)

By Michael Yount Vice President Michael YountBy Shirley Dailey Assistant Secretary Shirley DaileySTATE OF WASHINGTON
COUNTY OF Clark

On this day personally appeared before me

Fermin E. & Jeri Ruth Obias

known to be the individual described in and
executed the within and foregoing instrument,
and acknowledged that they signed the same
their free and voluntary act and deed,
the uses and purposes therein mentioned.

GIVEN under my hand and official seal this
16th day of July, 1984Notary Public in and for the State of Wash-
ington, residing at WashougalSTATE OF WASHINGTON
COUNTY OF ClarkOn this 12th day of July, 1984
before me, the undersigned, a Notary Public in and for the State of Wash-
ington, duly commissioned and sworn, personally appearedMichael Yountand Shirley Daileyto me known to be the Vice President and Assistant Secretary,
RIVERVIEW SAVINGS ASSOCIATION

respectively, of 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.Shirley J. Dailey
Notary Public in and for the State of Washington,
residing at Washougal