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LOAN MODIFICATION AGREEMENT

This agreement made and entered into this 24th day of July, 19 84 by and between RIVERVIEW SAVINGS ASSOCIATION (hereinafter called "Lender"), and ______________________ (hereinafter called "Owner").

W I T N E S S E T H :

WHEREAS, Lender loaned Archie M. Rodgers and Anita C. Rodgers, husband and wife and James F. Rodgers and Mary L. Rodgers, husband and wife
Name of Original Borrower
the sum of FIFTY EIGHT THOUSAND AND NO/100--------- Dollars ($58,000.00------), as evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust) executed and delivered on July 24, 1984 which mortgage is duly recorded under Auditor's File No. 97963, Vol. 60 Pg. 603 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 12.250% per annum with the principal and interest payment of $607.79 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.

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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 EIGHT THOUSAND AND NO/100--------- Dollars ($ 58,000.00---), all of which the undersigned promises to pay with interest at 12.25 % per annum until ~~paid~~ changed, and that the same shall be payable SIX HUNDRED SEVEN AND 79/100--------- Dollars, ($ 607.79------) per month beginning on the 1st day of September, 19 84, 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 24, 19 84.

Archie M. Rodgers Individual   Anita C. Rodgers

James F. Rodgers Individual   Mary L. Rodgers

RIVERVIEW SAVINGS ASSOCIATION
(Corporate Mortgagee)
By ______ Vice President Michael Yount
By ______ Assistant Secretary Shirley Dailey

STATE OF ~~WASHINGTON~~ NEVADA
COUNTY OF Douglas } ss.

On this day personally appeared before me Archie M. & Anita C. Rodgers & James F. & Mary L. Rodgers to me known to be the individual described in and who executed the within and foregoing instrument, and acknowledged that they signed the same as their free and voluntary act and deed, for the uses and purposes therein mentioned.

GIVEN under my hand and official seal this 24th day of July, 19 84

Bonnie Ann Hargis
Notary Public in and for the State of ~~Washington~~ NEVADA residing at ______

BONNIE ANN HARGIS
NOTARY PUBLIC-NEVADA
DOUGLAS COUNTY
My Appointment Expires Jan. 6, 1987

STATE OF WASHINGTON
COUNTY OF Clark } ss.

On this 26th day of July, 19 84 before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Michael Yount and Shirley Dailey to me known to be the Vice President and Assistant 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.

Shirley A. Dietrich
Notary Public in and for the State of Washington, residing at Washougal

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