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LOAN MODIFICATION AGREEMENT

BOOK 60 PAGE 643

This agreement made and entered into this 13 day of August, 1984 by and between RIVERVIEW SAVINGS ASSOCIATION (hereinafter called "Lender"), and RANDALL D. RANKIN and DELORIS A. RANKIN, (hereinafter called "Owner"). husband and wife.

WITNESSETH:

WHEREAS, Lender loaned RANDALL D. RANKIN and DELORIS A. RANKIN, husband and wife

Name of Original Borrower:
the sum of FOURTEEN THOUSAND AND 00/100ths Dollars (\$14,000.00), as evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust) executed and delivered on August 13, 1984 which mortgage is duly recorded under Auditor's File No. 98068 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 \$202.89 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 FOURTEEN THOUSAND AND 00/100ths Dollars (\$14,000.00), all of which the undersigned promises to pay with interest at 12.25 % per annum until paid, and that the same shall be payable TWO HUNDRED TWO AND 89/100ths Dollars, (\$202.89) per month beginning on the 1st day of October, 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 August 13Randall D. Rankin
RANDALL D. RANKIN IndividualDeloris A. Rankin
DELORIS A. RANKIN IndividualRIVERVIEW SAVINGS ASSOCIATION
(Corporate Mortgagee)

Vice President

Ass't. Secretary

STATE OF WASHINGTON

COUNTY OF Skamania

On this day personally appeared before me Randall D. and Deloris A. Rankin who are known to be the individuals described in and to have executed the within and foregoing instrument, and acknowledged that they signed the same freely, voluntarily and of their own accord, and that they have read and understood the same and fully comprehend the same.

GIVEN under my hand and official seal this 13 day of August, 1984.

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

STATE OF WASHINGTON

COUNTY OF Clark

On this 10 day of August, 1984 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 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 Battle Ground