

This agreement made and entered into this 31st day of August, 1984, by and between RIVERVIEW SAVINGS ASSOCIATION (hereinafter called "Lender"), and BRUCE R. KNUTSON and SHEILA M. KNUTSON, husband and wife (hereinafter called "Owner").

WITNESSETH:

WHEREAS, Lender loaned BRUCE R. KNUTSON and SHEILA M. KNUTSON, husband and wife the sum of FIFTY NINE THOUSAND AND 00/100ths Dollars (\$ 59,000.00), as evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust) executed and delivered on August 31, 1984 which mortgage is duly recorded under Auditor's File No. 98155 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 \$618.27 effective for the first loan period. The first loan period will expire on March 1, 1986 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 FIFTY NINE THOUSAND AND 00/100ths Dollars (\$ 59,000.00), all of which the undersigned promises to pay with interest at 12.25 % per annum until paid, and that the same shall be payable SIX HUNDRED EIGHTEEN AND 27/100ths Dollars, (\$ 618.27) 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 31 August, 1984.

Bruce R. Knutson
Individual
Sheila M. Knutson
Individual

RIVERVIEW SAVINGS ASSOCIATION
(Corporate Mortgagee)
By Michael Young
Vice President
By Shirley Dailey
Ass't Secretary

STATE OF WASHINGTON
COUNTY OF Clark
On this day personally appeared before me
Bruce R. Knutson
Sheila M. Knutson
known to be the individual described in and
to 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
31st day of August, 1984.
Notary Public in and for the State of Wash-
ington, residing at Battle Ground

STATE OF WASHINGTON
COUNTY OF Clark
On this 31st day of August, 1984,
before me, the undersigned, a Notary Public in and for the State of Wash-
ington, duly commissioned and sworn, personally appeared
MICHAEL YOUNG
and SHIRLEY DAILEY
to me known to be the Vice President and Ass't Secretary,
respectively, of RIVERVIEW SAVINGS ASSOCIATION, a corporation
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 each 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 fixed the day and year first
above written.
Notary Public in and for the State of Washington,
residing at Battle Ground