

## LOAN MODIFICATION AGREEMENT

SK-13556

03-07-36-4-1-3190-00

03-07-36-4-1-3100-00

This agreement made and entered into this 8 day of October, 1984  
by and between RIVERVIEW SAVINGS ASSOCIATION (hereinafter called "Lender"), and  
JOSEPH M. OGLE AND PATTI L. OGLE, husband and wife (hereinafter called "Owner").

## WITNESSETH:

WHEREAS, Lender loaned JOSEPH M. OGLE and PATTI L. OGLE, husband and wife  
Name of Original Borrower  
the sum of FIFTY EIGHT THOUSAND AND 00/100ths Dollars (\$ 58,000.00 ), as  
evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust)  
executed and delivered on OCTOBER 8TH, 1984 which mortgage is duly recorded  
under Auditor's File No. 98354 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 12.250% per annum with a  
principal and interest payment of \$607.79 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 EIGHT THOUSAND AND 00/100ths Dollars (\$ 58,000.00 ), all of which the  
undersigned promises to pay with interest at 12.250% per annum until paid, and that  
the same shall be payable SIX HUNDRED SEVEN AND 79/100ths Dollars,  
(\$ 607.79 ) per month beginning on the 1st day of November, 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 10-08, 1984.

JOSEPH M. OGLE Individual

PATTI L. OGLE Individual

RIVERVIEW SAVINGS ASSOCIATION

By Michael Yount (Corporate Mortgagee)By Debra A. Connery Vice President

Ass't. Secretary

STATE OF WASHINGTON

COUNTY OF Stamania

On this day personally appeared before me  
Joseph M. Patti L. Ogle  
me known to be the individual described in and  
to executed the within and foregoing instrument,  
and acknowledged that they signed the same  
freely and voluntarily act and deed.  
The uses and purposes therein mentioned.

GIVEN under my hand and official seal this

day of October, 1984Notary Public in and for the State of Wash-  
ington, residing at Canon

STATE OF WASHINGTON

COUNTY OF Clark

On this 5th day of October, 1984  
before me, the undersigned, a Notary Public in and for the State of Wash-  
ington, duly commissioned and sworn, personally appeared

and Michael Yountand Debra A. Conneryto 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 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.

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