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BOOK 61 PAGE 121

LOAN MODIFICATION AGREEMENT

The agreement made and entered into this 29TH day of JANUARY 1985
by and between RIVERVIEW SAVINGS ASSOCIATION (Hereinafter call "Lender") and
DANIEL L. BEHM and NORMA A. BEHM, husband and wife,
(Hereinafter called "Owner").

WITNESSETH:

WHEREAS, Lender loaned DANIEL L. BEHM and NORMA A. BEHM, husband and wife,
the sum of NINETEEN THOUSAND AND 00/100----- Dollars

(\$ 19,000.00-----), as evidenced by a Note and Mortgage/Deed of Trust executed
and delivered on JANUARY 30, 1985 which Mortgage/Deed of Trust is duly recorded
under Auditor's File No. 98853 in the public records in the jurisdiction where
the mortgaged property is located which Note and Mortgage/Deed of Trust 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 10.875% per annum with a principal
and interest payment of \$ 260.39 effective for the first loan period. The first
loan period will expire on March 1 19 86 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 NINETEEN THOUSAND
AND 00/100----- Dollars (\$ 19,000.00-----)

all of which the undersigned promises to pay with interest at 10.875 % per annum for
the first loan period, and that the same shall be payable TWO HUNDRED SIXTY AND 39/100-----

Dollars, (\$ 260.39-----) per month be-
ginning on the first day of March 1985, 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/Deed of Trust shall remain in full
force and effect.

Dated JANUARY 29 1985

Daniel L. Behm

Daniel L. Behm

Individual

Norma A. Behm

Norma A. Behm

Individual

RIVERVIEW SAVINGS ASSOCIATION

(CORPORATE MORTGAGEE)

By

Michael Yount

Vice President

By

Shirley Dailey

Assistant Secretary

STATE OF WASHINGTON
COUNTY OF SKAMANIA

On this day personally appeared before me

DANIEL L. BEHM AND NORMA A. BEHM

to me known to be the individual described in and
who executed the within and foregoing instrument,
and acknowledged THEY signed the same
as THEIR free and voluntary act and deed,
for the uses and purposes therein mentioned.

NOTARY

GIVEN UNDER my hand and official seal this
29 day of JANUARY 1985Notary Public in and for the State of Wash-
ington, residing at CARSONSTATE OF WASHINGTON
COUNTY OF Clark

On this 28th day of January 1985
before me, the undersigned, a Notary Public in and for the State of Wash-
ington, 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 corpora-
tion, 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 affixed the day and year first
above written.

Notary Public in and for the State of Wash-
ington, residing at Washougal