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## 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 29, 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 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 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, 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 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 this 29th day of JANUARY 1985

Daniel L. Behm  
Daniel L. Behm  
Individual

RIVERVIEW SAVINGS ASSOCIATION  
(CORPORATE MORTGAGEE)

Norma A. Behm  
Norma A. Behm  
Individual

By Michael Yount, Vice President

By Shirley Dailey, Assistant Secretary

STATE OF WASHINGTON  
COUNTY OF SKAMANIA

STATE OF WASHINGTON  
COUNTY OF Clark

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.

On this 28th day of January 1985 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 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.

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

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