

Ln # 1500404

SK-13614

LOAN MODIFICATION AGREEMENT

03-08-29-1-2-0400-00

The agreement made and entered into this 31 day of January 1985
by and between RIVERVIEW SAVINGS ASSOCIATION (Hereinafter call "Lender") and

CLARENCE E. BRIDGEMAN and EVA C. BRIDGEMAN, husband and wife,
(Hereinafter called "Owner").

WITNESSETH:

WHEREAS, Lender loaned CLARENCE E. BRIDGEMAN and EVA C. BRIDGEMAN, husband and wife,
the sum of FORTY THREE THOUSAND FIVE HUNDRED AND 00/100 Dollars
(\$ 43,500.00), as evidenced by a Note and Mortgage/Deed of Trust executed
and delivered on January 31, 1985 which Mortgage/Deed of Trust is duly recorded
under Auditor's File No. 98875 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 12.250 per annum with a principal
and interest payment of \$ 466.21 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 FORTY THREE THOUSAND
FIVE HUNDRED AND 00/100 Dollars (\$ 43,500.00)

all of which the undersigned promises to pay with interest at 12.250 % per annum for
the first loan period, and that the same shall be payable FOUR HUNDRED SIXTY SIX and 21/100
Dollars, (\$ 466.21) per month be-

ginning on the first day of March 19 85, 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 31 19 85

Clarence E. Bridgeman
Clarence E. Bridgeman Individual

Eva C. Bridgeman
Eva C. Bridgeman 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
Clarence E. and Eva C. Bridgeman
to me known to be the individuals described in and
who executed the within and foregoing instrument,
and acknowledged that they signed the same
as their free and voluntary act and deed,
for the uses and purposes therein mentioned.

Under my hand and official seal this
31 day of January 1985

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

STATE OF WASHINGTON

COUNTY OF Clark

On this 31st day of January 19 85
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 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 date
above written

Notary Public in and for the State of Washington

residing at Stevenson

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