

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 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 12.250 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 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 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 1985

Signature of Clarence E. Bridgeman, Individual
Signature of Eva C. Bridgeman, Individual

RIVERVIEW SAVINGS ASSOCIATION (CORPORATE MORTGAGEE)
Signature of Michael Yount, Vice President
Signature of Shirley Dailey, Assistant Secretary



STATE OF WASHINGTON COUNTY OF Skamania
On this day personal 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 purposes therein mentioned.

STATE OF WASHINGTON COUNTY OF Clark
On this 31st 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 oath stated that they are authorized to execute the said instrument and that the seal affixed is the corporate seal of said corporation.

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

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