

SK-13679  
03-08-27-4-0-0700-00  
LOAN MODIFICATION AGREEMENT

The agreement made and entered into this 4 day of February 1985  
by and between RIVERVIEW SAVINGS ASSOCIATION (Hereinafter call "Lender") and  
ROY DUDLEY and CLARA DUDLEY, husband and wife,  
(Hereinafter called "Owner").

WITNESSETH:

WHEREAS, Lender loaned ROY DUDLEY and CLARA DUDLEY, husband and wife,  
the sum of THIRTY ONE THOUSAND FIVE HUNDRED and 00/100 Dollars  
( \$ 31,500.00 ), as evidenced by a Note and Mortgage/Deed of Trust executed  
and delivered on February 4, 1985 which Mortgage/Deed of Trust is duly recorded  
under Auditor's File No. 9888-3 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 11.500% per annum with a principal  
and interest payment of \$ 335.94 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 THIRTY ONE THOUSAND  
FIVE HUNDRED AND 00/100 Dollars (\$31,500.00 )

all of which the undersigned promises to pay with interest at 11.500 % per annum for  
the first loan period, and that the same shall be payable THREE HUNDRED THIRTY FIVE AND  
94/100 Dollars, (\$ 335.94 ) per month be-  
ginning on the First day of April 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 February 4 1985

Roy Dudley Individual  
Clara Dudley Individual  
RIVERVIEW SAVINGS ASSOCIATION (CORPORATE MORTGAGEE)  
Michael Yount Vice President  
Shirley Dailey Assistant Secretary

STATE OF WASHINGTON  
COUNTY OF Skamania  
On this day personally appeared before me  
Roy and Clara Dudley  
to me known to be the individual described in and  
who executed the within and foregoing instrument,  
and acknowledged that they signed the same  
as their voluntary act and deed,  
for the purposes herein mentioned  
and official seal this  
4 day of February 1985  
Notary Public in and for the State of Wash-  
ington, residing at Stevenson



STATE OF WASHINGTON  
COUNTY OF Clark  
On this 4th day of February 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 Assistant Secretary,  
respectively, of Riverview Savings Association  
the corporation that executed the foregoing instrument and acknowledged  
the said instrument to be the true and voluntary act and deed of said corpora-  
tion, for the uses and purposes therein mentioned, and they 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 this day and year first  
above written  
Notary Public in and for the State of Washington,  
residing at

