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LOAN MODIFICATION AGREEMENT BOOK 61 PAGE 170

The agreement made and entered into this ______ day of ______ 19____ by and between RIVERVIEW SAVINGS ASSOCIATION (Hereinafter call "Lender") and ______ JEFFREY L. HULL and CINDY L. HULL, husband and wife, (Hereinafter called "Owner").

WITNESSETH:

WHEREAS, Lender loaned JEFFREY L. HULL and CINDY L.HULL, husband and wife the sum of FIFTY ONE THOUSAND AND 00/100---------------------------------------- Dollars ($ 51,000.00---------------), as evidenced by a Note and Mortgage/Deed of Trust executed and delivered on 2-13-85 which Mortgage/Deed of Trust is duly recorded under Auditor's File No. ______ 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 $ 480.88 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 FIFTY ONE THOUSAND AND 00/100---------------------------------------- Dollars ($ 51,000.00-----) 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 FOUR HUNDRED EIGHTY and 88/100------------------------------------------- Dollars, ($ 480.88-----------) per month beginning on the first day of April 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 ______ 19____

Jeffrey L. Hull
Jeffrey L. Hull Individual

Cindy L. Hull
Cindy L. Hull Individual

RIVERVIEW SAVINGS ASSOCIATION
(CORPORATE MORTGAGEE)

By Michael Yount
Michael Yount Vice President

Shirley Dailey
Shirley Dailey Assistant Secretary

RECEIVED FEB 1985 SKAMANIA COUNTY AUDITOR STEVENSON, WASH.

STATE OF WASHINGTON
COUNTY OF ______

On this day personally appeared before me ______ to me known to be the individual described in and who executed the within and foregoing instrument, and acknowledged that ______ signed the same as ______ free and voluntary act and deed, for the uses and purposes therein mentioned.

GIVEN under my hand and official seal this ______ day of ______, 19____

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

STATE OF WASHINGTON
COUNTY OF Clark

On this ______ day of February 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.

Witness my hand and official seal hereto affixed the day and year first above written.

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

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