

AFTER RECORDING RETURN TO:

RIVERVIEW SAVINGS BANK
PO BOX 1068
CAMAS, WA 98607

LOAN MODIFICATION AGREEMENT

This agreement made and entered into this 1st day of August, 1991
by and between RIVERVIEW SAVINGS BANK (hereinafter called "Lender"), and
Daniel S. Cain, a single person (hereinafter called "Owner").

WITNESSETH:

WHEREAS, Lender loaned Daniel S. Cain, a single person

Name of Original Borrower
the sum of SIXTEEN THOUSAND ONE HUNDRED SEVENTY ONE & 65/100 Dollars (\$ 16,171.65), as
evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust)
executed and delivered on June 13, 1989 which mortgage is duly recorded
under Auditor's File No. 107199 in the public records in the jurisdiction
where the mortgaged property is located which note and mortgage 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:

To avoid the Lender's acceleration of the Note on the default of the Borrower,
we/I hereby agree to modify the terms of said Note as follows: The June 1, 1991
and July 1, 1991 payments shall be skipped and added to the end of the loan
term. The maturity date is hereby extended from June 1, 1996 to August 1, 1996
to facilitate this modification. All other terms of the Note/Deed of Trust
remain in full effect. Affects Parcel # 02-07-01-1-1-0500-00

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
THIRTEEN THOUSAND TWO HUNDRED TWELVE-93/100 Dollars (\$ 13,212.93), all of which the
undersigned promises to pay with interest at 12.50% per annum until paid, and that
the same shall be payable TWO HUNDRED EIGHTY-NINE AND 81/100 Dollars,
(\$ 289.81) per month beginning on the 1st day of August, 1991,
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 contract shall remain in full force and effect.

Dated 1 AUG, 1991.

x D.S. Cain
Daniel S. Cain

Individual
Aug 6 11 02 AM '91
Individual

AUDITOR
ELIZABETH A. LUCE

RIVERVIEW SAVINGS BANK
(Corporate Mortgagee)

By M. F. Kennedy
M. F. Kennedy, Asst. Vice-President
By Shirley A. DuPaul
Shirley A. DuPaul, Asst. Vice-President

Registered
Indexed, Air
Index
Filed 9/6/91
Mailed

STATE OF WASHINGTON
COUNTY OF SKAMANIA

On this day, personally appeared before me

Daniel S. Cain

who is the individual described in and
who executed the foregoing instrument,
and he acknowledged to me that he signed the same
as a voluntary act and deed,
and that he is the person mentioned.

GIVEN UNDER MY HAND AND OFFICIAL SEAL THIS
1st day of August, 1991.

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

my commission Exp 11/1/93

STATE OF WASHINGTON
COUNTY OF CLARK

On this 2nd day of August, 1991
before me, the undersigned, a Notary Public in and for the State of Wash-
ington, duly commissioned and sworn, personally appeared M. F. Kennedy

and Shirley A. DuPaul
to me known to be the Asst. Vice-President, Riverview Savings Bank

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 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 on this day, first
above written.

Notary Public in and for the State of
residing at Vancouver

Form No. 1100

FILED FOR RECORD
SKAMANIA CO. WASH
BY SKAMANIA CO. TITLE

AFTER RECORDING RETURN TO:
RIVERVIEW SAVINGS BANK
PO BOX 1068
CAMAS, WA 98607

LOAN MODIFICATION AGREEMENT

This agreement made and entered into this 1st day of August, 1991
by and between RIVERVIEW SAVINGS BANK (hereinafter called "Lender"), and
Daniel S. Cain, a single person (hereinafter called "Owner").

WITNESSETH:

WHEREAS, Lender loaned Daniel S. Cain, a single person

Name of Original Borrower
the sum of SIXTEEN THOUSAND ONE HUNDRED SEVENTY ONE & 65/100-Dollars (\$16,171.65), as
evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust)
executed and delivered on June 13, 1989 which mortgage is duly recorded
under Auditor's File No. 107199 in the public records in the jurisdiction
where the mortgaged property is located which note and mortgage 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:

To avoid the Lender's acceleration of the Note on the default of the Borrower,
we/I hereby agree to modify the terms of said Note as follows: The June 1, 1991
and July 1, 1991 payments shall be skipped and added to the end of the loan
term. The maturity date is hereby extended from June 1, 1996 to August 1, 1996
to facilitate this modification. All other terms of the Note/Deed of Trust
remain in full effect. Affects Parcel # 02-07-01-1-1-0500-00

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
THIRTEEN THOUSAND TWO HUNDRED TWENTY-NINE & 93/100 Dollars (\$13,212.93), all of which the
undersigned promises to pay with interest at 12.50% per annum until paid, and that
the same shall be payable TWO HUNDRED EIGHTY-NINE AND 81/100 Dollars,
(\$289.81) per month beginning on the 1st day of August, 1991,
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 contract shall remain in full force and effect.

Dated 1 AUG 1991

x Daniel S. Cain

FIRST AMERICAN TITLE CO.

Individual
AUG 6 11 02 AM '91
Individual

ELIZABETH A. LUCE

RIVERVIEW SAVINGS BANK

By M. F. Kennedy, Asst. Vice-President
By Shirley A. DuPaul, Asst. Vice-PresidentSTATE OF WASHINGTON
COUNTY OF SKAMANIA

On this day personally appeared before me

Daniel S. Cain

to me known to be the individual described in and
who executed the foregoing instrument,
and he signed the same
as a free and voluntary act and deed,
for the purposes therein mentioned.

GIVEN under my hand and official seal this

1st day of August, 1991

Kathy R. McKenzie

Notary Public in and for the State of Wash-

ington, residing at Skamania

my commission Exp 11/93

STATE OF WASHINGTON
COUNTY OF CLARK

On this 2nd day of August, 1991

before me, the undersigned, a Notary Public in and for the State of Wash-

ington, duly commissioned and sworn, personally appeared M. F. Kennedy

and Shirley A. DuPaul

to me known to be the Asst. Vice-Presidents of

Riverview Savings Bank

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 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 2nd day of August, 1991

Shirley A. DuPaul

Notary Public in and for the State of Washington

residing at Vancouver

FILED FOR RECORD
SKAMANIA CO WASH
BY SKAMANIA CO. TITLE

SEP 3 2 59 PM '91

GARY M. OLSON

Form No. 111-637

AFTER RECORDING RETURN TO:

RIVERVIEW SAVINGS BANK

PO BOX 1068

CAMAS, WA 98607

LOAN MODIFICATION AGREEMENT

This agreement made and entered into this 1st day of August, 1991
by and between RIVERVIEW SAVINGS BANK (hereinafter called "Lender"), and
Daniel S. Cain, a single person (hereinafter called "Owner").

WITNESSETH:

WHEREAS, Lender loaned Daniel S. Cain, a single person

Name of Original Borrower

the sum of SIXTEEN THOUSAND ONE HUNDRED SEVENTY ONE & 65/100 Dollars (\$ 16,171.65), as evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust) executed and delivered on June 13, 1989 which mortgage is duly recorded under Auditor's File No. 107199 in the public records in the jurisdiction where the mortgaged property is located which note and mortgage 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:

To avoid the Lender's acceleration of the Note on the default of the Borrower, we/I hereby agree to modify the terms of said Note as follows: The June 1, 1991 and July 1, 1991 payments shall be skipped and added to the end of the loan term. The maturity date is hereby extended from June 1, 1996 to August 1, 1996 to facilitate this modification. All other terms of the Note/Deed of Trust remain in full effect. Affects Parcel # 02-07-01-1-1-0500-00

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 THIRTEEN THOUSAND TWO HUNDRED TWELVE-93/100 Dollars (\$ 13,212.93), all of which the undersigned promises to pay with interest at 12.50% per annum until paid, and that the same shall be payable TWO HUNDRED EIGHTY-NINE AND 81/100 Dollars, (\$ 289.81) per month beginning on the 1st day of August, 1991, 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 contract shall remain in full force and effect.

Dated 1 AUG, 1991

x D.S. Cain
Daniel S. Cain

Individual
Aug 6 11 02 AM '91
Individual

ELIZABETH A. LUCE

RIVERVIEW SAVINGS BANK

By M. F. Kennedy, Asst. Vice President
By Shirley A. DuPaul, Asst. Vice President

STATE OF WASHINGTON
COUNTY OF SKAMANIA

On this day, personally appeared before me

Daniel S. Cain

to me known to be the individual described in and who executed the foregoing instrument, and he signed the same as his free and voluntary act and deed, for the purposes therein mentioned.

GIVEN under my hand and official seal this

1st day of August, 1991

Kathy S. McKenzie
Notary Public in and for the State of Washington, residing at Skamania
my commission Exp 11/1/92

STATE OF WASHINGTON
COUNTY OF CLARK

On this 2nd day of August, 1991, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared M. F. Kennedy

and Shirley A. DuPaul
to me known to be the Asst. Vice Presidents of Riverview Savings Bank

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 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.

Dolly K. Lantz
Notary Public in and for the State of Washington, residing at Vanouver

FILED FOR RECORD
SKAMANIA CO. WASH
BY SKAMANIA CO. TITL

SEP 3 2 59 PM '91
Garry M. Olson
AUDITOR
GARY M. OLSON

Form No. 111-09