

IN 14-2226

BOOK 57 PAGE 141

THIS INSTRUMENT

This agreement made and entered into this 1 day of April, 1980 by and between Riverview Savings Association hereinafter called "lender", and Harold J. Vandenberg and Betty Ann Vandenberg husband and wife hereinafter called "owner",

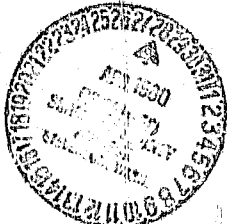
WITNESSETH:

WHEREAS, lender loaned to George Gruber and Nancy Gruber Name of Original Borrower

the sum of Forty Thousand and no/100***** Dollars (\$40,000.00), as evidenced by a note and mortgage (the term "mortgage" includes a deed of trust) executed and delivered on June 10, 1978 which mortgage is duly recorded under Auditor's File No. 86684 Sk Pg 512 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 on said premises has found it necessary and does hereby request a modification of the terms of said loan for the following reasons:

To comply with an agreement previously entered into between the parties on the 19th day of June, 1978



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-Nine thousand one hundred Five and 84/100 Dollars (\$39,105.84), all of which the undersigned promises to pay with interest at 7.50 % per annum until paid, and that the same shall be payable Four Hundred Seventeen Dollars and No/100 Dollars, (\$ 417.00) per month beginning on the 10 day of April, 1980, 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 April 1, 1980

Betty Ann Vandenberg
(Individual)
Harold J. Vandenberg
(Individual)

Riverview Savings Association
(Corporate Mortgage)

By William W. Jans
Vice-President (President) William W. Jans
By Shirley Lighthart
Asst. Secretary (Secretary) Shirley Lighthart

STATE OF WASHINGTON }
COUNTY OF SKAGHANAW } 03

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

GIVEN under my hand and Official seal this 1 day of April, 1980

Shirley Lighthart
Notary Public in and for the State of Wash
residing at STEVENSON

STATE OF WASHINGTON }
COUNTY OF CLARK } 05

On this 1 day of April, 1980, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared

William W. Jans
and Shirley Lighthart
to me known to be the Vice President and Asst. 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 they acknowledged 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 on this 1 day of April, 1980

Shirley Lighthart
Notary Public in and for the State of Washington
residing at STEVENSON