

THE WASHINGTON

NOTARIAL ACTIVITY

This instrument made and entered into this 19 day of April,
1978 by and between Riverview Savings Association
hereinafter called "Lender", and Harold J. Vandenberg and Nancy Ann Vandenberg,
husband and wife hereinafter called "Owner".

WITNESSES:

Whereas, Lender loaned to Gloria Gruber and Nancy Gruber
Name of original Borrower

the sum of Forty Thousand and no/00**** Dollars (\$40,000.00),
as evidenced by a note and mortgage (the term "mortgage" includes a deed of trust),
Executed and delivered on June 1st 1978, which mortgage is duly
recorded under Auditor's File No. 86684 bk 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 of 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;

WHEREFORE, 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 7.75% 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 10th day of April,
19 80, 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 10/11/80, 1980.

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

Riverview Savings Association
(Corporate Mortgage)

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

STATE OF WASHINGTON }
COUNTY OF Clark }
19

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

STATE OF WASHINGTON }
COUNTY OF Clark }
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On this day of 19 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 Lighthead,
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 true and voluntary act and deed of the above-named
agent, for the uses and purposes therein mentioned, and further stated that
they are authorized to execute the same on behalf of said corporation.

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

Shirley Lighthead
Notary Public in and for the State of Washington
No. 125211
10/11/80

GIVEN under my hand and Oath, this
day of April, 1980
Notary Public in and for the State of Washington
residing at SEATTLE.