

LOAN MODIFICATION AGREEMENT

This agreement made and entered into this 15 day of May, 1980 by and between RIVERVIEW SAVINGS ASSOCIATION (hereinafter called "Lender"), and GARY W. WESSELS and SANDRA L. WESSELS, husband and wife (hereinafter called "Owner").

WITNESSETH:

WHEREAS, Lender loaned J. CECIL WALDEN and LINDA L. WALDEN, husband and wife the sum of THIRTY EIGHT THOUSAND NINE HUNDRED AND 00/100 Dollars (\$38,900.00) as evidenced by note and mortgage (the term "mortgage" includes a Deed of Trust) executed and delivered on October 20, 1977 which mortgage is duly recorded under Auditor's File No. 85091 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, by Warranty Deed dated August, 1978 the said J. CECIL WALDEN and LINDA L. WALDEN conveyed said Real Estate to JOHN E. BARNEDT and SALLY L. BARNEDT, husband and wife, who assumed said note and mortgage;

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 15th day of May, 1980.

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 SEVEN THOUSAND EIGHT HUNDRED FORTY FIVE AND 68/100 Dollars (\$37,845.68), all of which the undersigned promises to pay with interest at 10.750% per annum until paid, and that the same shall be payable THREE HUNDRED SIXTY TWO AND 26/100 Dollars (\$362.26), per month beginning on the 10th day of June, 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 May 15, 1980

Gary W. Wesseles
Gary W. Wesseles

Sandra L. Wesseles
Sandra L. Wesseles

RIVERVIEW SAVINGS ASSOCIATION
(Corporate Mortgage)

William W. Jans
Vice President, William W. Jans

Shirley Lighthouse
Assistant Secretary, Shirley Lighthouse



STATE OF WASHINGTON

COUNTY OF Skamania

On this day personally appeared before me Gary W. and Sandra L. Wesseles 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 free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 15th day of May, 1980.

Shirley Lighthouse
Notary Public in and for the State of Washington, residing at North Bonneville

STATE OF WASHINGTON

COUNTY OF Clark

On this 14th day of May, 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 Lighthouse 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 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 14th day of May, 1980.

William W. Jans
Notary Public in and for the State of Washington, residing at Wanigan