

LOAN MODIFICATION AGREEMENT

WI-340

This agreement made and entered into this second day of February, 1981
by and between RIVERVIEW SAVINGS ASSOCIATION (hereinafter called "Lender"), and
LEE V. ALWAY (hereinafter called "Owner").

WITNESSETH:

WHEREAS, Lender loaned RONALD G. and LEE V. ALWAY, husband and wife,

Name of Original Borrower

the sum of TWENTY TWO THOUSAND FIVE HUNDRED and 00/100 Dollars (\$22,500.00), as
evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust)
executed and delivered on December 17, 1975 which mortgage is duly recorded
under Auditor's File No. 81542 in the public records in the jurisdiction
where the mortgaged property is located which note and mortgage are hereby incorpor-
ated 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 Owner in
consideration of the Owner bringing the note and mortgage current and raising the
interest rate.

and

WHEREAS, the parties 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
TWENTY THOUSAND TWO HUNDRED THIRTY ONE and 77/100 Dollars (\$20,231.77), all of which the
undersigned promises to pay with interest at 11.750% per annum until paid, and that
the same shall be payable TWO HUNDRED SIXTEEN and 89/100 Dollars,
(\$ 216.89) per month beginning on the 10th day of March, 1981,
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 February 2, 1981.

Individual LEE V. ALWAY

Individual

RIVERVIEW SAVINGS ASSOCIATION
(Corporate Mortgagee)

By G.P. SHEAFFER President
Shirley Lightheart Asst. Secretary
SHIRLEY LIGHTHEART

STATE OF WASHINGTON
COUNTY OF Clark

On this day personally appeared before me

LEE V. ALWAY

to me known to be the individual described in and
who executed the within and foregoing instrument,
and acknowledged that she signed the same
as her free and voluntary act and deed,
for the uses and purposes therein mentioned.

GIVEN under my hand and official seal this
day of February, 1981.

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

STATE OF WASHINGTON
COUNTY OF Clark

On this 10th day of February, 1981,
before me, the undersigned, a Notary Public in and for the State of Wash-
ington, duly commissioned and sworn, personally appeared

G.P. SHEAFFER

and SHIRLEY LIGHTHEART

to me known to be the 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 corpora-
tion, 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 this day and year first
above written.

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