

LOAN MODIFICATION AGREEMENT

WIT-347

This agreement made and entered into this 9th day of March, 1981 by and between RIVERVIEW SAVINGS ASSOCIATION (hereinafter called "Lender"), and TRACY D. and DEBBIE D. WICKHOFF, husband and wife, (hereinafter called "Owner").

WITNESSETH:

WHEREAS, Lender loaned TRACY D. WICKHOFF and DEBBIE D. WICKHOFF, husband and wife, Owner of Original Borrower the sum of THIRTY FIVE THOUSAND NINE HUNDRED & 00/100 Dollars (\$35,900.00), as evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust) executed and delivered on April 20, 1978 which mortgage is duly recorded under Auditor's File No. 85169 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 Owner in consideration of the Owner bringing the note and mortgage current and raising the interest rate.



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 FIVE THOUSAND TWO HUNDRED & 21/100 Dollars (\$35,200.21), all of which the undersigned promises to pay with interest at 11.750% p.a. annum until paid, and that the same shall be payable THIRTY HUNDRED SIXTY ONE AND 14/100 Dollars, (\$361.14) per month beginning on the 1st day of April, 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 March 9, 1981

Tracy D. Wickhoff
By Tracy D. Wickhoff
DEBBIE D. WICKHOFF/individual

RIVERVIEW SAVINGS ASSOCIATION
(Certificate of Mortgage)
By G. R. Smeaffer
By Shirley L. Lippert
Asst. Secretary, SHIRLEY LIPPERT

STATE OF WASHINGTON
COUNTY OF Snohomish

On this 9th day personally appeared before me TRACY D. and DEBBIE D. WICKHOFF, h/w, 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 themselves free and voluntary act and deed, for the uses and purposes therein mentioned.



STATE OF WASHINGTON
COUNTY OF Clark

On this 9th day of March, 1981 before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared G. R. Smeaffer and Shirley L. Lippert 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 corporation, for the uses and purposes therein mentioned, and on this day signed and delivered to me a copy of said instrument.

Witness my hand and official seal this 9th day of March, 1981 at Seattle, Washington.