

## LOAN MODIFICATION AGREEMENT

WU-347

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

## WITNESSETH:

WHEREAS, Lender loaned DENICE D. WICKOFF and DENICE D. WICKOFF, husband and wife, as a Original Borrower the sum of THIRTY FIVE THOUSAND TWO HUNDRED EIGHTY NINE Dollars (\$35,200.21), 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. 86169 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 reducing 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 EIGHTY NINE Dollars (\$35,200.21), all of which the undersigned promises to pay with interest at 11 1/20% per annum until paid, and that the same shall be payable THREE HUNDRED SIXTY ONE AND 14/100 Dollars (\$361.14) per month beginning on the 15th 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.

Denice D. Wickoff  
DENICE D. WICKOFF, Individually  
Denice & Denice  
DENICE D. WICKOFF,夫妻

TWS  
RIVERVIEW SAVINGS ASSOCIATION  
(Contractor/Mortgagee)  
By \_\_\_\_\_  
President G. P. SHAWFER  
By \_\_\_\_\_  
Asst. Secretary, SECURITY EQUIPMENT

STATE OF WASHINGTON  
COUNTY OF Somalia

On this day personally appeared before me  
DENICE D. and DENICE D. WICKOFF, b/w,  
to be known to be the individual(s) described in and  
who executed the within instrument, hereinafter,  
and acknowledged that they signed the same  
as their free and voluntary act and deed,  
for the uses and purposes herein mentioned.

I declare under penalty of perjury that  
the foregoing is true and correct, and that  
I am over the age of 18 years, and am  
not under the influence of any mind-altering  
substance, and that I am a citizen of the State of Washington.

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. P. SHAWFER  
and SHIRLEY LIGHTFOOT,  
to me known to be the President and Asst. Director, 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 instrument,  
for the uses and purposes herein mentioned, and that no threats,  
torture, force, duress or undue influence were used to obtain the execution of this instrument.

Witness my hand and official seal affixed to this instrument  
above written.

Notary Public in and for the State of Washington,  
My Commission Expires 10-15-81