

Loan # 0301405387

LOAN MODIFICATION AGREEMENT

**Riverview**  
SAVINGS BANK

P. O. Box 1068  
Camas, WA 98607

This agreement made and entered into this 22nd day of September, 1993  
by and between RIVERVIEW SAVINGS BANK (hereinafter called "Lender"), and Douglas P. and Marlea McKenzie, husband and wife (hereinafter called "Owner").

WITNESSETH:

117459

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WHEREAS, Lender loaned Douglas P. and Marlea McKenzie, husband and wife  
the sum of Ninety Seven Thousand Three Hundred Fifty and no/100 Name of Original Borrower Douglas P. and Marlea McKenzie Dollars (\$ 97,350.00 ), as evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust) executed and delivered on April 28, 1993 which mortgage is duly recorded under Auditor's File No. 116149 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:

Maturity date is changed to September 1, 2023 due to early completion of construction and first payment date is changed to October 1, 1993. NOTWITHSTANDING, all other terms and conditions remain unchanged.

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 Ninety Seven Thousand Three Hundred Fifty and no/100 Dollars (\$ 97,350.00 ), all of which the undersigned promises to pay with interest at 8.000% per annum until paid, and that the same shall be payable Seven hundred fourteen and 32/100 Dollars, (\$ 714.32 ) per month beginning on the first day of October, 1993, 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.

\*\*SUBJECT TO TERMS OF NOTE.

Dated 9-22, 1993

Douglas P. McKenzie FILED FOR RECORD  
Douglas P. McKenzie Individual RWSB  
Marlea McKenzie  
Marlea McKenzie Individual SEP 29 9 22 AM '93  
G. Lowry  
AUDITOR  
GARY H. OLSON

Riverview Savings Bank

(Corporate Mortgagee)  
By Karen M. Nelson Vice-President  
By Shirley A. DuPaul Asst. Vice-President

STATE OF WASHINGTON

COUNTY OF Skamania

On this day personally appeared before me Douglas P. & Marlea M. McKenzie 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 22nd day of September, 1993.  
Gary H. Olson  
Notary Public in and for the State of Washington, residing at Skamania

Registered ✓  
Indexed, Dir ✓  
Indirect ✓  
Filed ✓  
Mailed ✓

STATE OF WASHINGTON

COUNTY OF Clark

On this 28th day of September, 1993, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Karen M. Nelson and Shirley A. DuPaul Vice-President and Secretary, respectively, of Riverview Savings Bank

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 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 hereof affixed the day and year first above written.  
Gary H. Olson  
Notary Public in and for the State of Washington, residing at Skamania