

Loan # 0101412525

117833

LOAN MODIFICATION AGREEMENT

Riverview
SAVINGS BANK

P. O. Box 1058
Camas, WA 98607
19 93

This agreement made and entered into this 19th day of October
by and between RIVERVIEW SAVINGS BANK (hereinafter called "Lender"), and Perry
M. and Robin S. Merston, husband and wife (hereinafter called "Owner").

WITNESSETH:

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WHEREAS, Lender loaned Perry M and Robin S. Merston, husband and wife

the sum of Seventy Five Thousand and no/100 Name of Original Borrower _____ Dollars (\$ 75,000.00), as evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust) executed and delivered on May 21, 1993 which mortgage is duly recorded under Auditor's File No. 116367 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 October 1st, 2023 due to early completion of construction and first payment date changed to November 1st, 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 Seventy Five Thousand and no/100 Dollars (\$ 75,000.00), all of which the undersigned promises to pay with interest at 8.125 % per annum until paid, and that the same shall be payable Five Hundred Fifty Six and 87/100 Dollars, (\$ 556.87) per month beginning on the 1st day of November 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 10/19, 19 93.

Perry M. Merston Individual
Robin S. Merston Individual

RIVERVIEW SAVINGS BANK

(Corporate Mortgages)
By Michael C. Yount Sr. Vice President
By Shirley A. DuPaul AVP

STATE OF WASHINGTON
COUNTY OF Stevenson

On this day personally appeared before me Perry M. Merston & Robin S. Merston 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 19th day of October, 19 93.

Shirley A. DuPaul
Notary Public in and for the State of Washington, residing at Stevenson

FILED FOR RECORD

STATE OF WASH

BY RUSB

Nov 3 9 52 AM '93

G. Olson
AUDITOR
GARY M. OLSON

STATE OF WASHINGTON
COUNTY OF Clark

On this 21st day of October, 19 93, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Michael C. Yount and Shirley A. DuPaul to me known to be the Sr. Vice President and AVP 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 hereto affixed the day and year first above written.

Shirley A. DuPaul
Notary Public in and for the State of Washington, residing at Stevenson

My commission expires: