

Loan Number 0301405360

LOAN MODIFICATION AGREEMENT

**RIVERVIEW**  
SAVINGS BANK  
P. O. Box 1068  
Camas, WA 98607

This agreement made and entered into this 27th day of October, 1993  
by and between RIVERVIEW SAVINGS BANK (hereinafter called "Lender"), and Joseph C. and Karen W. Douglass, husband and wife (hereinafter called "Owner").

**118016** WITNESSETH:

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WHEREAS, Lender loaned Joseph C. and Karen W. Douglass, husband and wife  
Name of Original Borrower  
the sum of Seventy Eight Thousand Seven Hundred and no/100 Dollars (\$78,700.00), as  
evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust)  
executed and delivered on April 21st, 1993 which mortgage is duly recorded  
under Auditor's File No: 116063 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 alleviate the necessity of refinancing this loan on the part of the owner and to extend  
the maturity date on the Loan Modification Agreement dated April 21st, 1993, recorded under  
Auditors file number 116063, from November 1, 1993 to May 1, 1994. NOTWITHSTANDING, all other  
terms 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 Eight Thousand Seven Hundred and no/100 Dollars (\$78,700.00), all of which the  
undersigned promises to pay with interest at 7.50% per annum until paid, and that  
the same shall be payable Interest Only as per agreement\*\* Dollars,  
(\$ Interest Only) per month beginning on the First day of November, 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.

\*\*PRINCIPAL BALANCE AND INTEREST PAYMENTS SUBJECT TO CONSTRUCTION DISBURSEMENTS

Dated October 27, 1993.

FILED FOR RECORD  
SKAMANIA CO. WASH  
BY RSVB

Joseph C. Douglass Individual  
Karen W. Douglass Individual

Nov 19 9 52 AM '93

AUDITOR  
GARY M. OLSON

RIVERVIEW SAVINGS BANK  
(Corporate Mortgage)  
By Michael C. Yount President  
By Shirley A. Dupau Secretary

STATE OF WASHINGTON  
COUNTY OF Skamania

On this day personally appeared before  
me Joseph C. and Karen W. Douglass  
to me known to be the individual described  
in and who executed the within and foregoing  
instrument, and acknowledged that  
signed the same as free and voluntary  
act and deed, for the uses and purposes  
therein mentioned.

GIVEN under my hand and official seal  
this 27th day of October, 1993.

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

my commission exp. 11/1/97

STATE OF WASHINGTON  
COUNTY OF Clark

On this 27th day of November,  
1993, 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. Dupau  
to me known to be the Sr. Vice-President and  
A/V President 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  
affixed the day and year first written

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

5/31/95  
My commission expires:

Registered  
Indexed  
Indirect  
Filmed  
Mailed

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