

This agreement made and entered into this 26th day of January, 1994  
by and between RIVERVIEW SAVINGS BANK (hereinafter called "Lender"), and Danny J. Clark,  
as his separate estate (hereinafter called "Owner").

WITNESSETH: **118680**

BOOK 141 PAGE 296

WHEREAS, Lender loaned Danny J. Clark, as his separate estate

Name of Original Borrower  
the sum of Ninety Six Thousand One Hundred and no/100 Dollars (\$96,100.00), as  
evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust)  
executed and delivered on June 9th, 1993 which mortgage is duly recorded  
under Auditor's File No. 116439 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 June 9, 1993, recorded under Auditors  
file number 116439, from January 1, 1994 to April 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;

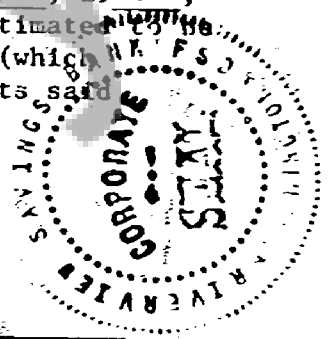
THEREFORE, it is hereby agreed that, in consideration of the reasons stated  
above, as of the date of this agreement the unpaid balance of said indebtedness is  
Ninety Six Thousand One Hundred and no/100 Dollars (\$ 96,100.00 ), all of which the  
undersigned promises to pay with interest at 8.500% per annum until paid, and that  
the same shall be payable Interest Only as per agreement Dollars,  
(\$ Interest ) per month beginning on the First day of February, 1994,  
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 1/26/, 1994 FILED FOR RECORD  
BY RSD

Danny J. Clark  
Danny J. Clark Individual  
Individual

FEB 3 4 17 PM '94 Riverview Savings Bank  
P. Johnson By Karen M. Nelson (Corporate Mortgagee)  
AUDITOR Karen M. Nelson Vice President  
GARY H. OLSON By Shirley A. DuPaul  
Shirley A. DuPaul AVP



STATE OF WASHINGTON  
COUNTY OF Clark

On this day personally appeared before  
me Danny J. Clark  
to me known to be the individual described  
in and who executed the within and foregoing  
instrument, and acknowledged that he  
signed the same as his free and volun-  
tary act and deed, for the uses and purposes  
therein mentioned.

GIVEN under my hand and official seal  
this 26th day of January, 1994.

[Signature]  
Notary Public in and for the State of  
Washington, residing at Camas

STATE OF WASHINGTON  
COUNTY OF Clark

On this 26th day of January,  
1994, 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  
to me known to be the Vice President and AVP  
Respectively, 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 and said  
instrument and that the seal affixed is the  
corporate seal of said corporation.

Witness my hand and official seal here to  
affixed the day and year first above written.  
[Signature]  
Notary Public in and for the State of  
Washington, residing at Camas

my commission expires 5/31/95