

Loan # 0402100271
119041

LOAN MODIFICATION AGREEMENT

Riverview

SAVINGS BANK

P. O. Box 1068
Camas, WA 98607

BOOK 142 PAGE 185

This agreement made and entered into this 23rd day of February, 1994, by and between RIVERVIEW SAVINGS BANK (hereinafter called "Lender"), and Len Leritz, a single person (hereinafter called "Owner").

WITNESSETH:

WHEREAS, Lender loaned Len Leritz, a single person

the sum of Two hundred thousand and no/100----- Dollars (\$200,000.00), as evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust) executed and delivered on August 16, 1993 which mortgage is duly recorded under Auditor's File No. 117171 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 August 16, 1993, recorded under Auditors file number 117171, from March 1, 1994 to June 1, 1994. 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 Two hundred thousand and no/100----- Dollars (\$200,000.00), all of which the undersigned promises to pay with interest at 6.125 % 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 March, 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.

**PRINCIPAL BALANCE AND INTEREST PAYMENTS SUBJECT TO CONSTRUCTION DISBURSEMENTS

Dated 3/7, 1994 FOR RECORD
SKAMIA CO. WASH
BY RSB

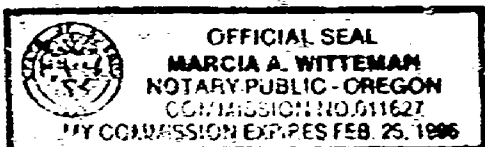
Len Leritz Individually MAR 28 4 23 PM '94
Individual
AUDITOR
GARY H. OLSON

Riverview Savings Bank
(Corporate Mortgagee)
By Michael C. Yount Sr. Vice President
By Shirley A. DuPaul AVP

STATE OF WASHINGTON Oregon
COUNTY OF... Multnomah

On this day personally appeared before me L. N. Leritz, to me known to be the individual described in and who executed the within and foregoing instrument, and acknowledged that Len Leritz 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 7th day of March, 1994
Notary Public in and for the State of Washington, residing at 2725 N.E. 123rd
P.O. Box 1 and O.R. 97A.30



STATE OF WASHINGTON Clark
COUNTY OF... Clark

On this 18th day of March, 1994, 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 to the corporate seal of said corporation.

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

5/31/95