

LOAN MODIFICATION AGREEMENT

**Riverview**  
SAVINGS BANK

P. O. Box 1068  
Camas, WA 98607

Loan # 0101414241

This agreement made and entered into this 22nd day of March, 1994, by and between RIVERVIEW SAVINGS BANK (hereinafter called "Lender"), and Bradley or Kathy Barnes, husband and wife. (hereinafter called "Owner").

WITNESSETH:

**119106**

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WHEREAS, Lender loaned Bradley or Kathy Barnes, husband and wife

Name of Original Borrower

the sum of One Hundred Sixty Nine Thousand Seven Hundred Fifty and no/100 Dollars (\$ 169,750.00), as evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust) executed and delivered on September 28, 1993 which mortgage is duly recorded under Auditor's File No. 117568 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 September 28, 1993, recorded under Auditors file number 117568, from April 1, 1994 to July 1, 1994. NOTWITHSTANDING, all other terms and agreements 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 One Hundred Sixty Nine Thousand Six Hundred Fifty Three Dollars (\$ 169,653.19), all of which the undersigned promises to pay with interest at 7.625% per annum until paid, and that the same shall be payable One Thousand Two hundred One and 48/100 Dollars, (\$ 1,201.48) per month beginning on the 1st day of April, 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 / 28, 19 94.

FILED FOR RECORD  
SKAMANIA CO. WASH  
BY RSB

Bradley Barnes Individual  
Kathy Barnes Individual

APR 5 9 59 AM '94

RIVERVIEW SAVINGS BANK

Michael C. Vant President  
Shirley A. DuPaul Secretary

GARY M. OLSON

STATE OF WASHINGTON  
COUNTY OF Clark

On this day personally appeared before me Brad and Kathy Barnes 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 March, 19 94.

Michael C. Vant Notary Public in and for the State of Washington, residing at Camas

My commission expires 5/31/95

Registered  
Indexed, Dir  
Recorded  
Filed  
Noted

STATE OF WASHINGTON  
COUNTY OF Clark

On this 22nd day of March, 19 94, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Michael C. Vant and Shirley A. DuPaul to me known to be the Sr. Vice-President and AVP Secretaries, 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.

Michael C. Vant Notary Public in and for the State of Washington, residing at Camas

My commission expires 5/31/95