

Loan Number 0101412851

LOAN MODIFICATION AGREEMENT

**Riverview**  
SAVINGS BANK

119462

BOOK 143 PAGE 22

P.O. Box 1068  
Camas, WA 98607  
1994

This agreement made and entered into this 2nd day of May, 1994, by and between RIVERVIEW SAVINGS BANK (hereinafter called "Lender"), and Danny J. Clark, as his separate estate (hereinafter called "Owner").

WITNESSETH:

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 9, 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 date January 26, 1994, recorded under Auditors file number 118680, from April 1, 1994 to July 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 Only ) per month beginning on the 1st day of May, 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.

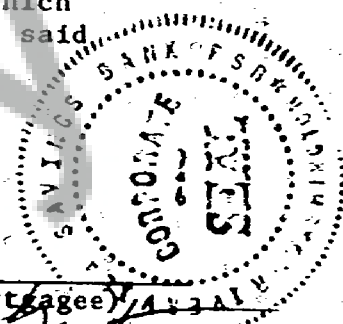
\*\*PRINCIPAL BALANCE AND INTEREST PAYMENTS SUBJECT TO CONSTRUCTION DISBURSEMENTS

Dated 5-2, 19 94.

Danny J. Clark  
Individual  
Individual

FILED FOR RECORD  
SKAMIA CO. WASH.

By Shirley A. Dupaul Riverview Savings Bank  
Corporate Mortgagee  
May 19 11 23 AM  
Michael C. Yount, Sr. Vice President  
By Shirley A. Dupaul AVP  
AUDITOR  
CARY M. OLSON



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 voluntary act and deed, for the uses and purposes therein mentioned.

GIVEN under my hand and official seal this 2nd day of May, 19 94.  
Shirley A. Dupaul  
Notary Public in and for the State of Washington, residing at Camas.  
My commission expires: 5/31/95

Registered  
Indexed, Or  
Indexed  
Filed  
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STATE OF WASHINGTON  
COUNTY OF Clark

On this 2nd day of May, 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 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 Camas.

My commission expires: 5/31/95