

Loan Number 0101414241

LOAN MODIFICATION AGREEMENT

Riverview SAVINGS BANK

P. O. Box 1068
Carnas, WA 98607

120096

BOOK 144 PAGE 727

This agreement made and entered into this 20th day of July, 1994 by and between RIVERVIEW SAVINGS BANK (hereinafter called "Lender"), and Bradley or Kathy Barnes, husband and wife (hereinafter called "Owner").

WITNESSETH:

BOOK PAGE

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 date March 22, 1994, recorded under Auditors file number 119106, from July 1, 1994 to October 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 One Hundred Sixty Nine Thousand Six Hundred Fifty three and 19/100 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 Interest Only as per agreement** Dollars, (\$ Interest Only) per month beginning on the first day of August, 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 DISBURSMENTS

Dated 7/20, 1994

FILED FOR RECORD
SKAMANIA CO. WASH
BY RSB

RIVERVIEW SAVINGS BANK

Registered
Indexed, Cir
Indirect
Filed
Mailed

Bradley Barnes Individual
Kathy Barnes Individual

JUL 25 4 18 PM '94
GARY M. OLSON
AUDITOR

Michael C. Yurt Sr. Vice President
Shirley A. DePaul AVP

STATE OF WASHINGTON
COUNTY OF Clark

On this day personally appeared before me Bradley 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 20th day of July, 1994
Notary Public in and for the State of Washington, residing at Washougal

STATE OF WASHINGTON
COUNTY OF Clark

On this 20th day of July, 1994, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Michael C. Yurt and Shirley A. DePaul 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 authorized to execute the said instrument and that the seal of the corporate seal of said corporation.

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

My commission expires: 5/31/95