

Loan Number 0101414241

LOAN MODIFICATION AGREEMENT

**Riverview**  
SAVINGS BANK

P. O. Box 1068  
Carnas, WA 98607

**120096**

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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:

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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 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 DISBURSEMENTS

Dated 7/20, 1994

FILED FOR RECORD  
SKAMANIA CO. WASH

BY R58

Bradley Barnes  
Bradley Barnes Individual

Kathy Barnes  
Kathy Barnes Individual

JUL 25 4 18 PM '94

GARY M. OLSON  
AUDITOR

Michael C. Yount  
Michael C. Yount Sr. Vice President  
By Shirley A. DePaul  
Shirley A. DePaul AVP

Registered ☒  
Indexed, Cir ☒  
Indirect ☒  
Filed ☐  
Mailed ☐

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 volun-  
tary act and deed, for the uses and purposes  
therein mentioned.

GIVEN under my hand and official seal  
this 20th day of July, 1994

Shirley A. DePaul  
Notary Public in and for the State of  
Washington, residing at Washington

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. Yount  
and Shirley A. DePaul  
to me known to be the Sr. Vice President and AVP  
Responsible, 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.

Shirley A. DePaul  
Notary Public in and for the State of  
Washington, residing at Washington

My commission expires: 5/31/95