

LOAN MODIFICATION AGREEMENT

Loan #01-01402772

This agreement made and entered into this 27th day of September, 1994 by and between RIVERVIEW SAVINGS BANK (hereinafter called "Lender"), and Gary Hegewald, Personal Rep. of Rudy M. Hegewald Estate & Helen B. Hegewald (hereinafter called "Owner").

WITNESSETH:

120495

BOOK 145 PAGE 758

WHEREAS, Lender loaned R.M. Hegewald & Helen B. Hegewald, Husband & Wife, & Skamania Investment, Inc.

the sum of One hundred fifty thousand and no/100-----Dollars (\$150,000.00--), as evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust) executed and delivered on February 02, 1990 which mortgage is duly recorded under Auditor's File No. 108709, BOOK 117, Page 765 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 to February 01, 1995, the Owner hereby agrees to monthly interest payments of approximately \$1,360.92. 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 thirty thousand six hundred forty eight 26/100 Dollars (\$130,648.26-----), all of which the undersigned promises to pay with interest at 12.50% per annum until paid, and that the same shall be payable *One thousand three hundred sixty and 92/100 (EST.) Dollars, (\$1,360.92 (est.)-- per month beginning on the first day of October, 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.

* Interest payments based on principal balance.

Dated Sept 27th, 1994 FILED FOR RECORD
SKAMANIA CO. WASH

Gary Hegewald, Personal Rep. of R.M. Hegewald Estate

Helen B. Hegewald Individual

GARY M. OLSON

RIVERVIEW SAVINGS BANK

(Corporate Mortgage)

By Michael C. Yount, Sr. Vice President

By Shirley A. DuPaul, Vice President

STATE OF WASHINGTON

COUNTY OF.....

On this day personally appeared before me Gary Hegewald and Helen B. Hegewald to me known to be the individual described in and who executed the within and foregoing instrument, and acknowledged that 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 27th day of September, 1994.

Notary Public in and for the State of Washington, Steven M. Loh

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STATE OF WASHINGTON

COUNTY OF Clark.....

On this 1st day of September, 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 Asst. Vice President, respectively, of RIVERVIEW SAVINGS BANK, FSB..... 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 of said corporation is a true and correct copy of the corporate seal of said corporation.

Witness my hand and official seal this day and year first above written.

Notary Public in and for the State of Washington, residing at Canas..... Commission Expires: 5/31/95