

122085

**Riverview**  
SAVINGS BANK

7 SAVINGS BANK  
P. O. Box 1068  
Comas, WA 98507

BOOK 149 PAGE 377

This agreement made and entered into this 30th day of March, 1995  
by and between RIVERVIEW SAVINGS BANK (hereinafter called "Lender"), and Winston K. Rall  
and Diana K. Rall, Husband and wife (hereinafter called "Owner").

W I T N E S S E T H:

WHEREAS, Lender loaned Winston K. Rall and Diana K. Rall, husband and wife,

the sum of Eighty Six Thousand and no/100----- Name of Original Borrower  
Dollars (\$86,000.00 ), as  
 evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust)  
 executed and delivered on March 20, 1995, which mortgage is duly recorded  
 under Auditor's File No. 121894, Bk 148, pg. 895, 3/24/95, 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:  
Riverview Savings Bank has agreed to modify payments due to a substantial reduction in principal balance. The new principal and interest payment will amortize over the remaining term. 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 Thirty Seven Thousand Fifty One and 76/100 Dollars (\$ 37,061.76 ), all of which the undersigned promises to pay with interest at 8.000 % per annum until paid, and that the same shall be payable Four Hundred Forty Nine and 54/100 Dollars, (\$ \*\*449.54\*\* ) per month beginning on the 1ST day of MAY, 1995, 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.

Dated 3-30 FILED FOR RECORD  
SKANSKY CO. WASH  
BY 1975 RUSA

Apr 17 4 25 PM '95  
Individual  
AUDITOR  
GARY M. OLSON

**RIVERVIEW SAVINGS BANK**

By Michael C. Yount, Sr. Vice President  
By Shirley A. D'Amal, Asst. Vice Pres

STATE OF WASHINGTON  
COUNTY OF... ~~King~~ Skamania

On this day personally appeared before me ..Winston K.. and Diana K. Rall..... to me known to be the individuals described in and who executed the within and foregoing instrument, and acknowledged that they have.. signed the same as of their.. free and voluntary act and deed, for the uses and purposes therein mentioned.

GIVEN under my hand and official seal  
this 30th day of March, 1995.  
Dorothy L. McGeorge  
Notary Public in and for the State of  
Washington, residing at Stearns

My Commission Expires: 1/1/97

STATE OF WASHINGTON  
COUNTY OF CLALLAM

On this 10th day of April, 1955, 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. D. Paul to me known to be the Sr. Vice-President and Asst. Vice-Pres. 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 they are authorized to execute said instrument and that the seal affixed is the corporate seal of said corporation.

Witness my hand and official seal  
affixed the day and year first above written.  
.....  
Notary Public in and for the State of  
Washington, residing at .....  
My Commission Expires: 5/3/95