

**LOAN MODIFICATION AGREEMENT**  
**124880**

Loan Number #03-01405999

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This agreement made and entered into this 13<sup>th</sup> day of March, 1996, by and between RIVERVIEW SAVINGS BANK FSB, (hereinafter called "Lender"), and Mark J. Waters and Bethany K. Waters, husband and wife (hereinafter called "Owner").

**WITNESSETH:**

WHEREAS, Lender loaned Mark J. Waters and Bethany K. Waters, Husband and wife  
(Name of Original Borrower)

the sum of One hundred seventy eight thousand five hundred seventy five and 00/100 dollars (\$178,575.00) as evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust) executed and delivered on August 16, 1995, which mortgage is duly recorded under Auditor's File No. 123095 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 call date on the OR RECORD Loan Modification Agreement dated August 16, 1995, from March 01, 1996 to June 01, 1996. SKAMANIA CO. WASH  
NOTWITHSTANDING, all other terms and conditions remain unchanged. BYSKAMANIA CO. TITLE

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 seventy eight thousand five hundred seventy five and 00/100 dollars, (\$178,575.00), all of which the undersigned promises to pay with interest at 07.625% per annum until paid, and that the same shall be payable interest only (\$interest only) per month beginning on the 1st day of April, 1996, 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. \*Subject to terms of Note

Dated March 13, 1996.

RIVERVIEW SAVINGS BANK, FSB  
(Corporate Mortgagee)

Mark J. Waters  
(Individual)  
Bethany K. Waters  
(Individual)

By Karen M. Nelson  
Karen M. Nelson, Vice President  
By Shirley A. DuPaul  
Shirley A. DuPaul, Ass't Vice President

STATE OF WASHINGTON  
COUNTY OF SKAMANIA

STATE OF WASHINGTON  
COUNTY OF CLARK

On this day personally appeared before me Mark J. and Bethany K. Waters 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.

On this 15<sup>th</sup> day of March, 1996, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Karen M. Nelson and Shirley A. DuPaul to me known to be the Vice President and Ass't 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 affixed is the corporate seal of said corporation.

Witness my hand and official seal hereto affixed the day and year first above written.

GIVEN under my hand and official seal this 13<sup>th</sup> day of March, 1996.

Patricia L. McKenzie  
Notary Public in and for the State of Washington, residing at Stevenson  
My Commission Expires: 11/1/97

Garis H. Woodman  
Notary Public in and for the State of Washington, residing at Vancouver  
My Commission Expires: 1/1/98