

FILED FOR RECORD  
SKAMIA CO. WASH  
BY CLARK COUNTY REC.

JUN 27 4 21 PM '97

*Olson*  
AUDITOR

GARY M. OLSON

BOOK 166 PAGE 650

128523

Return Address

Name AMBESCO RESIDENTIAL MORTGAGE

Address 16800 Aston Street

City, State, Zip Irvine, CA 92606

Attn: Q.A.

.....  
Document Title(s) (or transactions contained therein):

1. RIDER A

2.

3.

4.

.....  
Reference Number(s) of Documents assigned or released:

(on page \_\_\_\_\_ of document(s)) Vol 166 Pg 636 AF 128522 6/27/97

.....  
Grantor(s) (Last name first, then first name and initials)

1. SHAFFER, THEODORE

2. SHAFFER, MELANIE

3.

4.

5. Additional names on page \_\_\_\_\_ of document.

.....  
Grantee(s) (Last name first, then first name and initials)

1. AMBESCO RESIDENTIAL MORTGAGE CORPORATION

2. DCBL INC.

3.

4.

5. Additional names on page \_\_\_\_\_ of document.

.....  
Legal description (abbreviated: i.e. lot, block, plat or section, township, range)

SW 1/4, SE 1/4 of Section 23, T4N, R7E WM

Additional legal is on page \_\_\_\_\_ of document.

.....  
Assessor's Property Tax Parcel/Account Number 04-07-23-3-4-0800-00

Additional legal is on page \_\_\_\_\_ of document.

.....  
The Auditor/Recorder will rely on the information provided on the form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.

.....  
WASHINGTON STATE COUNTY AUDITOR/RECORDER'S  
INDEXING FORM (Cover Sheet)

Form 7265-2

*[Handwritten marks]*  
Reviewed, filed  
[initials]  
[initials]  
[initials]  
[initials]

RECORDING REQUESTED BY, AND  
WHEN RECORDED MAIL TO:

AMRESO Residential Mortgage  
Corporation Attn: Q.A.  
16800 ASTON STREET  
IRVINE, CA 92606

Loan No.: 6007712  
Application No.: P.SHAFF1912

(Space above this line for Recorder's use)

**RIDER A**

DATE: June 20, 1997

FOR VALUE RECEIVED, the undersigned ("Borrower") agree(s) that the following provisions shall be incorporated into that certain Deed of Trust of even date herewith (the "Security Instrument") executed by Borrower, as grantor, in favor of AMRESO Residential Mortgage Corporation, a Delaware corporation ("Lender"), as beneficiary, and also into that certain promissory note (the "Note") of even date herewith executed by Borrower in favor of Lender. To the extent that the provisions of this Rider A are inconsistent with the provisions of the Security Instrument and/or the Note, the provisions of this Rider A shall prevail over and shall supersede any such inconsistent provisions of the Security Instrument and/or the Note.

Section 5 of the Note is amended to read in its entirety as follows:

**"5. BORROWER'S RIGHT TO PREPAY; PREPAYMENT CHARGE**

I have the right to make payments of principal at any time before they are due, together with accrued interest. When I make a prepayment, I will tell the Note Holder in writing that I am doing so. If I make a partial prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes. If within two (2) years from the date of execution of the Security Instrument (as defined below) I make a full prepayment or partial prepayment(s), I will at the same time pay to the Note Holder a prepayment charge. An amount not exceeding twenty percent (20%) of the original principal amount may be prepaid in any twelve-month period without penalty. A prepayment charge will be imposed on any amount prepaid in any twelve-month period in excess of twenty percent (20%) of the original principal amount of the loan which charge shall not exceed an amount equal to the payment of six months' advance interest on the amount prepaid in excess of twenty percent (20%) of the original principal amount. The prepayment charge shall be payable regardless of whether the prepayment is voluntary or whether it is involuntarily caused by a default of the terms of this Note and the underlying Security Instrument securing this Note."

IN WITNESS WHEREOF, the Borrower has executed this Rider A on  
the 24 day of JUNE, 1997

*Theodore Shaffer*  
Borrower THEODORE SHAFFER

*Melanie Shaffer*  
Borrower MELANIE SHAFFER

Borrower

Borrower

Borrower

Borrower

Space below this line for Acknowledgment

WASHINGTON

WAQM0807 (Rev. 02/21/97)

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STATE OF WASHINGTON }  
COUNTY OF CLARK } SS

I certify that I know or have satisfactory evidence that THEODORE SHAFFER AND  
MELANIE SHAFFER

are the persons who appeared before me, and said person s acknowledged that they  
signed this instrument and acknowledge it to be their free and voluntary act for the uses and  
purposes mentioned in this instrument.

Dated: 6/24/97

*Maxine L. Duff*

MAXINE L. DUFF  
Notary Public in and for the State of WASHINGTON  
Residing at VANCOUVER  
My appointment expires: 6-9-99

