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BOOK 182 PAGE 380

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SKAMANA CO. WASH
RYS-KAM-4874 CO. FILEAUDITOR
ELIZABETH A. LUCE

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O'Dowry
GARY H. OLSON

LOAN MODIFICATION AGREEMENT

LOAN NUMBER #14-000225-3

TAX NUMBER #03102320041200

This agreement made and entered into this 24th day of August, 1998, by and between
RIVERVIEW COMMUNITY BANK FSB, (hereinafter called "Lender"),
husband and wife (hereinafter called "Owner(s)")

Harold E. Richards and Judith A. Richards,

WITNESSETH:

WHEREAS, Lender

Harold E. Richards and Judith A. Richards, husband and wife
(Name of Original Borrower(s))the sum of one hundred thirty five thousand and no/100 dollars, (\$135,000.00), as evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust) executed and delivered on August 21, 1997, which mortgage is duly recorded under Auditor's File No. #129021 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 original note dated August 21, 1998, from September 01, 1998 to December 01, 1998. 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 five thousand and no/100 dollars, (\$135,000.00), all of which the undersigned promises to pay with interest at 7.125% per annum until paid and that the same shall be payable interest only dollars, (\$interest only) per month beginning on the 1st day of December 1998. 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: August 26, 1998Harold E. Richards
Harold E. Richards (Individual)
Judith A. Richards
Judith A. Richards (Individual)By Michael C. Yount
Michael C. Yount Senior Vice President
By Karen M. Nelson
Karen M. Nelson Vice PresidentSTATE OF WASHINGTON
COUNTY OF KlickitatOn this day personally appeared before me Harold E. Richards and Judith A. Richards, to me known to be the individual(s) described in and who executed the foregoing instrument, and acknowledged that they have signed the same as of their own free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal

this 24th day of August, 1998.
DALE D. CONNELL
STATE OF WASHINGTON
NOTARY - - - PUBLIC
My Commission Expires May 1, 2000STATE OF WASHINGTON
COUNTY OF CLARKOn this 26th day of August, 1998, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Michael C. Yount and Karen M. Nelson, to me known to be the Senior Vice President and 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.STATE OF WASHINGTON
NOTARY - - - PUBLIC
My Commission Expires July 1, 2002Dale D. Connell
Notary Public in and for the State of Washington
Residing at: White Salmon
My Commission Expires: May 1, 2000Dawn Decker
Notary Public in and for the State of Washington
Residing at: Skamania
My Commission Expires: July 1, 2002

195