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AUG 11 11 11 AM '99

C. M. S. K.

GARY L. OLSON

LOAN MODIFICATION AGREEMENT

LOAN NUMBER #12-000127-1

TAX PARCEL 91-05-04-1-0-0100-00

This agreement made and entered into this 6th day of August, 1999, by and between RIVERVIEW COMMUNITY BANK, (hereinafter called "Lender"), and Riverside Grocery & Cafe, Inc., a Washington Corporation (hereinafter called "Owner(s)")

WITNESSETH:

WHEREAS, Lender loaned

Riverside Grocery & Cafe, Inc., a Washington Corporation

(Name of Original Borrower(s))

the sum of one hundred eighty five thousand and no/100 dollars, (\$185,000.00) as evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust) executed and delivered on December 08, 1997, which mortgage is duly recorded under Auditor's File No. #130028 Bk 171 Pg 734 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, the interest rate is changed to a fixed rate of 8.250% for the remaining term of the loan. NOTWITHSTANDING, all other terms remain unchanged.

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 twenty eight and 95/100 dollars, (\$178,528.95), all of which the undersigned promises to pay with interest at 8.250% per annum until paid and that the same shall be payable one thousand five hundred eighty and 10/100 dollars, (\$1,580.15), per month beginning on the 1st of September, 1999. 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: 8-6, 1999
 RIVERSIDE GROCERY & CAFE, INC.
 (Corporate Mortgagee)

 RIVERVIEW COMMUNITY BANK
 (Corporate Mortgagee)

 By Theo R. Fuller, Jr.
 Theo R. Fuller Director

 By Karen M. Nelson
 Karen M. Nelson Senior Vice President

 By Marcus Lee Fuller
 Marcus Lee Fuller President

 By Rich Gettmann
 Rich Gettmann Senior Vice President

 By Charrol A. Fuller
 Charrol A. Fuller Treasurer

 STATE OF WASHINGTON
 COUNTY OF CLARK

On this 6th day of August, 1999, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Theo R. and Marcus Lee and Charrol A. Fuller to me known to be the Director, President and Treasurer respectively, of Riverside Grocery & Cafe, Inc. 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.

DEANNA TYLER

 STATE OF WASHINGTON
 NOTARY - PUBLIC

 Notary in and for the State of Washington
 Residing at: Camas
 My Commission Expires: 5/31/03

 STATE OF WASHINGTON
 COUNTY OF CLARK

On this 6th day of August, 1999, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Karen M. Nelson and Rich Gettmann to me known to be the Senior Vice President and Senior Vice President respectively, of Riverview Community 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 on oath stated that they are authorized to execute the said instrument and that the seal affixed is the corporate seal of said corporation.

 SHARON L. OLSON
 STATE OF WASHINGTON
 NOTARY - PUBLIC

My Commission Expires July 1, 2002

 Notary in and for the State of Washington
 Residing at: Camas
 My Commission Expires: 7-1-02