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CLARK CO. TITLE

GARY L. NELSON

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LOAN MODIFICATION AGREEMENT

LOAN NUMBER #11-305859-1

TAX NUMBER #03-08-28-2-0-0200-00

This agreement made and entered into this 15th day of MARCH, 2000, by and between RIVERVIEW COMMUNITY BANK (hereinafter called "Lender"), Curtis E. Stump and Kelli Jo Stump, Husband and Wife (hereinafter called "Owner(s)")

WITNESSETH:

WHEREAS, Lender

Curtis E. Stump and Kelli Jo Stump, Husband and Wife
 (Name of Original Borrower(s))

the sum of forty-three thousand five hundred and no/100 dollars, (\$43,500.00), as evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust) executed and delivered on February 28, 1995, which mortgage is duly recorded under Auditor's File No. #121712 Bk 148 Pg 424 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 and to extend the maturity date on the original note, dated February 27, 1995, from March 1, 2000 to March 1, 2005. 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 forty thousand seven hundred thirty-two and 73/100 dollars, (\$40,732.73), all of which the undersigned promises to pay with interest at 9.500% per annum until paid and that the same shall be payable (three hundred eighty and 04/100 dollars, (\$380.08) per month beginning on the 1st day of April, 2000. 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 22, 2000

Curtis E. Stump
 (Individual)
Kelli Jo Stump
 (Individual)

RIVERVIEW COMMUNITY BANK
 (Corporate Mortgage)
 By Karen M. Nelson Sr. Vice President
 By Rich Gettmann Sr. Vice President

STATE OF WASHINGTON
 COUNTY OF Skamania

On this day personally appeared before me Curtis E. Stump and Kelli Jo Stump, to me known to be the individual(s) described in and who executed the foregoing instrument, and acknowledged that they signed the same as their own free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal
 this 15th day of MARCH, 2000.

KATHY L. MCKENZIE
 STATE OF WASHINGTON
 NOTARY — PUBLIC
 My Commission Expires January 1, 2001

Kathy L. McKenzie
 Notary Public In and for the State of Washington
 Residing at: Oregon
 My Commission Expires: Jan 1, 2001

STATE OF WASHINGTON
 COUNTY OF CLARK

On this 22nd day of MARCH, 2000, 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 Sr. Vice President and Sr. 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.

DEANNA TYLER
 STATE OF WASHINGTON
 NOTARY — PUBLIC
 My Commission Expires May 31, 2003

Deanna Tyler
 Notary Public In and for the State of Washington
 Residing at: Camas
 My Commission Expires: 5/31/03