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BOOK 206 PAGE 704

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SKAMANIA CO. WASH  
BY DEANABLA CO. MLL

FEB 16 4 51 PM '01

GARY H. OLSON  
AUDITORAfter recording, return to:  
Riverview Community Bank  
Attention: Brett  
P.O. Box 1068  
Camas, WA 98607-1068

## LOAN MODIFICATION AGREEMENT

LEGAL DESCRIPTION (ABBR.): SE 1/4 OF SEC 25 T3N R7E  
LOAN NUMBER #14-0012690COUNTY: Skamania  
TAX NUMBER #03-07-25-4-0-0410-00This agreement made and entered into this 31<sup>st</sup> day of JANUARY, 2001, by and between RIVERVIEW COMMUNITY BANK (hereinafter called "Lender"), Brett Johnson and Teresa Johnson, husband and wife (hereinafter called "Owner(s)")

## WITNESSETH:

WHEREAS, Lender entered into an agreement and Owner(s) owed Lender the sum of One Hundred Fifty Four Thousand Nine Hundred and 00/100 dollars (\$154,900.00), as evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust) executed and delivered on July 12, 2000, which mortgage is duly recorded on July 18, 2000 under Auditor's File No. #138619 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 obligation, this loan is hereby modified and extended as follows: The MATURITY DATE on the original note is extended to APRIL 1, 2001. Furthermore, the CONSTRUCTION PERIOD is hereby extended to expire APRIL 1, 2001. Consequently, the MONTHLY PAYMENT under the original note is hereby extended to begin MAY 1, 2001.

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 Nine Thousand Seven and 00/100 dollars (\$49,907.06), together with an Unused Commitment of One Hundred Five Thousand Eight Hundred Ninety Two and 94/100 dollars (\$105,892.94), all of which the undersigned promises to pay with interest at 8.375% per annum until paid and that the same shall be payable during the construction phase of this agreement in Interest Only Payments Monthly beginning on the 1st day of FEBRUARY, 2001, 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 and Modification Agreement

Dated: 2/7, 2001

Brett Johnson  
Brett Johnson (Individual)  
Teresa Johnson  
Teresa Johnson (Individual)

RIVERVIEW COMMUNITY BANK  
(Corporate Mortgagee)  
By Kandee L. Roark, Vice President

STATE OF WASHINGTON  
COUNTY OF Skamania

On this day personally appeared before me Brett Johnson and Teresa Johnson 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 their own free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal  
this 31<sup>st</sup> day of January, 2001.

MARY L. McDONNELL  
STATE OF WASHINGTON  
NOTARY — PUBLIC

Mary L. McDonnell  
Notary Public in and for the State of Washington  
Residing at: Stevenson  
My Commission Expires: 6/1/04

STATE OF WASHINGTON  
COUNTY OF CLARK

On this 14 day of February, 2001, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Kandee L. Roark, to me known to be the Vice President 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 she is authorized to execute the said instrument and that the seal affixed is the corporate seal of said corporation.

JUDITH L. RIPLEY  
STATE OF WASHINGTON  
NOTARY — PUBLIC

Judith L. Ripley  
Notary Public in and for the State of Washington  
Residing at: VANCOUVER, WA  
My Commission Expires: 4-15-01