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FILED FOR RECORD
SKAMANIA CO. WASH
BY SKAMANIA CO. TITLEAUG 3 4 04 PM '01
GARY H. OLSON
AUDITOR

LOAN MODIFICATION AGREEMENT

Abbr. Legal: NW 1/4 Sec 11 T1N R5E
LOAN NUMBER #11-001118-6County: SKAMANIA
TAX NUMBER #01-05-11-2-0-1300-0This agreement made and entered into this 31st day of July, 2001, by and between RIVERVIEW COMMUNITY BANK (hereinafter called "Lender"), Brian R. Bea and Jody J. Bea, Husband and Wife (hereinafter called "Owner(s)");

WITNESSETH:

WHEREAS, Lender entered into an agreement and Owner(s) owed under the sum of Two Hundred Twenty-seven Thousand One Hundred Fifty dollars, (\$227,150.00) as evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust) executed and delivered on April 16, 1998, which mortgage is duly recorded on April 16, 1998 under Auditor's File No. #131217 Book 175 at Page 711 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, the loan is hereby modified as follows: Following the reversal of a large Principal Reduction, the Monthly Payment Schedule is hereby modified as follows: \$27 Monthly Payments in the amount of \$1,816.94 beginning August 1, 2001 and 1 Final Payment in the amount of \$1,813.35 due at Maturity on November 1, 2023.

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 Two Hundred Twenty-One Thousand Three Hundred Sixty and 82/100 dollars, (\$221,306.82), all of which the undersigned promises to pay with interest at 7.000% per annum until paid and that the same shall be payable in the amount One Thousand Five Hundred Fifty and 84/100 dollars, (\$1,515.84), per month beginning the 1st day of August, 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

Dated: July 31, 2001RIVERVIEW COMMUNITY BANK
(Corporate Mortgage)By Kandee L. Roark, Vice PresidentSTATE OF WASHINGTON
COUNTY OF CLARK

On this 31st day of July, 2001, personally appeared before me Brian R. Bea and Jody J. Bea 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.

GRETA COOPER
STATE OF WASHINGTON
NOTARY — PUBLIC
My Commission Expires Feb. 3, 2003

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

Greta Cooper
Notary Public in and for the State of Washington
Residing at: Camas
My Commission Expires: 2-3-03

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