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BOOK 221 PAGE 3/3

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MAR 4 4 38 PM '02

J. MICHAEL GARVISON

AFTER RECORDING, RETURN TO:
Attn: Bobbie Bell
RIVERVIEW COMMUNITY BANK
PO BOX 1068
CAMAS, WA 98607-0068**BALLOON LOAN MODIFICATION**

(Pursuant to the terms of the Balloon Note Addendum and Balloon Rider)

Servicer Loan Number: 11-407209-6

Abbr Legal: Lot 1 Constant Oak Sub, Bk B, Pg 56, Skamania County Tax Id No: 03-10-2241-0001/00

SER & 19190

This Balloon Loan Modification ("Modification"), entered into effective as of the 24th day of February, 2002, between Robert H. Meresse, Jr. and Susan P. Meresse, Husband and Wife ("Borrower")and RIVERVIEW COMMUNITY BANK ("Lender"),amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated March 7, 1995, securing the original principal sum of U.S. \$53,600.00, and recorded on March 9, 1995 under Auditor's File No. 121780 in Book or Liber 148 at page 592, of the Records of Skamania County, Washington;and (2) the Balloon Note bearing the same date as, and secured by, the Security Instrument, (the "Note") which covers the real and personal property described in the Security Instrument and defined in the Security Instrument as the "Property", located at Lot 1 Constant Oak Drive, Underwood, Washington 98654

the real property described being set forth as follows:

Legal Description:

LOT 1 CONSTANT OAK SUBDIVISION, ACCORDING TO THE RECORDED PLAT THEREOF, RECORDED IN BOOK B OF PLATS, PAGE 56, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON.

To evidence the election by the Borrower of the [Conditional Right to Refinance] [Conditional Modification and Extension of Loan Terms] as provided in the Balloon Note Addendum and Balloon Rider and to modify the terms of the Note and Security Instrument in accordance with such election, Borrower and Lender agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. The Borrower is the owner and occupant of Property.
2. On April 1, 2002, the scheduled amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$49,687.22.
3. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 7.250% beginning April 1, 2002. The Borrower promises to make monthly payments of principal and interest of U.S. \$370.46, beginning on the 1st day of May, 2002 and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on April 1, 2025 (the "Modified Maturity Date"), the Borrower still owes amounts under the Note and Security Instrument, as amended by this Modification, the Borrower will pay these amounts in full on the Modified Maturity Date.

The Borrower will make such payments at:

RIVERVIEW COMMUNITY BANK
P O BOX 1068
CAMAS, WA 98607

or at such place as the Lender may require.

4. The Borrower will comply with all other covenants, agreements, and requirements of the Note and Security Instrument, including without limitations, the Borrower's covenants, and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, all the terms and provisions of the Balloon Note Addendum and Balloon Rider are forever cancelled, null and void, as of the maturity date of the Note.

5. Nothing in this Modification shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in the Modification, the Note and Security Instrument will remain unchanged and in full effect, and the Borrower and Lender will be bound by, and comply with, all of the terms and provision thereof, as amended by this Modification.

[To be signed by all borrowers, endorsers, guarantors, sureties and other parties signing the Balloon Note]

Robert H. Meresse, Jr.
Borrower
Date _____

2/26/02 Susan P. Meresse
Borrower
Date _____

Date _____ Borrower _____

Date _____ Borrower _____

STATE OF WA

COUNTY OF _____

On this 26th day of February, 2002, before me the undersigned, a

Notary Public in and for the State of WA, duly commissioned and sworn, personally appeared

ROBERT H. MERESSE, JR. AND SUSAN P. MERESSE

to me known to be the individual(s) described in and who executed the foregoing instrument, and acknowledged to me that they signed and sealed the said instrument as their free and voluntary act and deed, for the uses and purposes therein mentioned.

WITNESS my hand and official seal affixed the day and year in this certificate above written.

Mary L. McDonnell
Notary Public in and for the State of WA

Residing at: Stevenson

My Commission expires: 6/1/04

