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SKAMANIA COUNTY WASH  
BY JAMASHA CO. TITLE

AUG 1 4 49 PM '02

J. Lowry  
AUDITOR  
J MICHAEL GARVISONAFTER RECORDING, RETURN TO:  
Bobbie  
Riverview Community Bank  
P. O. Box 1068  
Camas, WA 98607-0068

## LOAN MODIFICATION AGREEMENT

LEGAL DESCRIPTION (ABBR.): Sec 15 T3N R10E  
LOAN NUMBER # 11-002489-3 (14-001775-6)County: Skamania  
TAX NUMBER: 03 10 15 00 1400 00This agreement made and entered into this 25 day of July, 2002, by and between RIVERVIEW COMMUNITY BANK (hereinafter called "Lender"), George E Gross and Susan J Gross, Husband and Wife (hereinafter called "Owner(s)")

## WITNESSETH:

WHEREAS, Lender entered into an agreement and Owner(s) owed Lender the sum of Two Hundred Three Thousand and 00/100 dollars, (\$203,000.00) as evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust) executed and delivered on October 26, 2001, which mortgage is duly recorded on OCTOBER 31, 2001, under Auditor's File No. 142757 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 as follows: The INTEREST RATE is hereby changed to 5.625% effective August 1, 2002. Consequently, the MONTHLY PAYMENT is hereby changed from interest only to 180 monthly payments of principal and interest in the amount of \$1,672.18 beginning September 1, 2002 and one final payment in the amount of \$1,670.93 due at the MATURITY DATE of August 1, 2017.

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 Three Thousand 00/100 dollars, (\$203,000.00) all of which the undersigned promises to pay with interest at 5.625% per annum until paid and that the same shall be payable regular monthly payments in the amount of One Thousand Six Hundred Seventy Two and 18/100 dollars, (\$1,672.18), beginning on the 1st day of September 1, 2002, 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 25, 2002  
RIVERVIEW COMMUNITY BANK  
(Corporate Mortgagee)

George E Gross

Susan J Gross

By Gail Steinmann, A.P.STATE OF WASHINGTON  
COUNTY OF CLATSOP

On this 25 day of July, 2002, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared before me George E Gross and Susan J Gross, to me known to be the individual(s) described herein 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.

JULIE K AMIDON  
STATE OF WASHINGTON  
NOTARY - - - PUBLIC  
My Commission Expires Nov. 15, 2005

Julie K. Amidon  
Notary Public in and for the State of Washington  
Residing at: Washouville  
My Commission Expires: 11-15-05

STATE OF WASHINGTON  
COUNTY OF CLARK

On this 25 day of July, 2002, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Gail Steinmann, to me known to be the Asst. 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.

LISA D. PAULSON  
NOTARY PUBLIC  
STATE OF WASHINGTON  
My Commission Expires  
JULY 1, 2006

Lisa D. Paulson  
Notary Public in and for the State of Washington  
Residing at: Washouville  
My Commission Expires: 7-1-2006