

**AFTER RECORDING, RETURN TO:**  
**RIVERVIEW COMMUNITY BANK**  
**PO BOX 1068**  
**CAMAS, WA. 98607-0068**

Doc # **2005156811**  
Page 1 of 2  
Date: **04/04/2005 03:31P**  
Filed by: **CLARK COUNTY TITLE**  
Filed & Recorded in Official Records  
of **SKAMANIA COUNTY**  
**J. MICHAEL GARVISON**  
**AUDITOR**  
Fee: **\$20.00**

Servicer Loan Number: **11-000360-8**  
Tax Parcel Number: **1-5-18-401 & 402**

## **BALLOON LOAN MODIFICATION**

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

**THE ORIGINAL BALLOON LOAN MODIFICATION MUST BE EXECUTED BY THE BORROWER:  
AND IT IS TO BE RECORDED IN THE LAND RECORDS WHERE THE PROPERTY IS LOCATED.**

This Balloon Loan Modification ("Modification"), entered into effective as of the 10 day of March 2005, between MATTHEW S PARSONS AND TERESA MARI WILSON ("Borrower") and Riverview Community Bank ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust of Deed to Secure Debt (the "Security Instrument"), dated April 2, 1998, securing the original principal sum of U.S. \$275,000.00, and recorded in Book or Liber 175, at page(s) 1 through 12, of the Records of SKAMANIA COUNTY; 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: 402 TURK RD, WASHOUGAL, WA 98671, the real property described being set forth as follows: Legal Description (abbreviated): SOUTHEAST 1 QUARTER SEC 18 TIN R5EWM

#175/330 131103

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. As of APRIL 1, 2005, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$249,155.72.
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 6.125% beginning APRIL 1, 2005. The Borrower promises to make monthly payments of principal and interest of U.S. \$1,685.14, beginning on the 1<sup>st</sup> day of MAY 1, 2005 and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on April 1, 2028 (the "Modified Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification, the Borrower will pay these amounts in full on Modified Maturity Date.  
The Borrower will make such payments at: Riverview Community Bank; PO 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 the 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 this 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 and dated by all borrowers, endorsers, guarantors, sureties, and other parties signing the Balloon Note and Security Instrument.]

3-10-2005  
Date

Matthew S. Parsons  
Matthew S. Parsons Borrower

3/10/05  
Date

Teresa M. Wilson  
Teresa M. Wilson Borrower

Dated: 3-11, 2005

Riverview Community Bank  
(Corporate Mortgagee)

By Cheri LaBuff  
Cheri LaBuff, Vice President

STATE OF Maryland COUNTY OF Anne Arundel County

On this day personally appeared before me MATTHEW S PARSONS AND TERESA MARI WILSON, to me known to be the individuals described in and who executed the foregoing instrument, and acknowledged that they signed the same as their own free voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 10<sup>th</sup> day of March, 2005.

Ann M. Casey  
Notary Public in and for the State of Maryland  
Residing at: 1 Adams Bernside Rd 21041  
My Commission expires: Mar 1 2006

ANN M. CASEY  
Notary Public  
Anne Arundel County  
Maryland  
My Commission Expires Mar 1, 2006.

STATE OF WASHINGTON  
COUNTY OF CLARK

On this 11<sup>th</sup> day of March, 2005, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Cheri LaBuff, to me known to be the Vice President of Riverview Community Bank the corporation that executed the foregoing instrument, and acknowledge 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.

Teresa D Rhoads  
Notary Public in and for the State of Washington  
Residing at: Clark Co  
Commission Expires: 12-15-05

TERESA D. RHOADS  
NOTARY PUBLIC  
STATE OF WASHINGTON  
My Commission Expires  
DECEMBER 15, 2005