

WHEN RECORDED RETURN TO:

Riverview Community Bank
PO Box 872290
Vancouver, WA 98687

CCT MISC

DOCUMENT TITLE(S):
Loan Modification Agreement

REFERENCE NUMBER(S) OF DOCUMENTS ASSIGNED OR RELEASED:
150235, Book 250, page 75

- GRANTOR:
- 1. Ritoch, Jason
 - 2. Ritoch, Brenda J.

- GRANTEE:
- 1. Riverview Community Bank

ABBREVIATED LEGAL DESCRIPTION:
SW ¼ Sec 15 T3N R10E

Full Legal Description located on Page 4

TAX PARCEL NUMBER(S):
03101500150000

☐ If this box is checked, then the following applies:
I am requesting an emergency nonstandard recording for an additional fee as provided in RCW 36.18.010. I understand that the recording processing requirements may cover up or otherwise obscure some part of the text of the original document.

Signature

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| Freddie Mac Loan #: <u>929611969</u> |
| This document was prepared by: <u>G. Jaeger</u> |
| After recording please return to: <u>Riverview --</u> <u>PO Box 872290, Vancouver, WA 98687</u> |

THIS MODIFICATION IS TO BE EXECUTED IN DUPLICATE ORIGINALS.
ONE ORIGINAL IS TO BE AFFIXED TO THE ORIGINAL NOTE AND
ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE
THE SECURITY INSTRUMENT IS RECORDED.

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Modification"), is effective April 1, 2015, between Jason Ritoch & Brenda J Ritoch ("Borrower") and Riverview Community Bank ("Lender"), and amends and supplements (1) the Note (the "Note") made by the Borrower, dated September 2, 2003, in the original principal sum of U.S. \$160,000.00, and (2) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), recorded on September 12, 2003 as Document No. 150235 in Book or Liber 250, at page(s) 75 of the County Records of Skamania, Washington [County and state, or other jurisdiction]. The Security Instrument, which was entered into as security for the performance of the Note, encumbers the real and personal property described in the Security Instrument (and defined in the Security Instrument as the "Property"), which is located at 12782 Cook Underwood Rd., Underwood, WA 98651. That real property is described as follows: legal description attached

The Borrower has requested that the Lender modify the terms of the Note and Security Instrument. The Lender has agreed to do so pursuant to the terms and conditions stated in this Modification. In consideration of the agreements made in this Modification, and other good and valuable consideration which the parties agree they have received, the Borrower and Lender agree to modify the terms of the Note and Security Instrument as follows. The Borrower and the Lender agree that the provisions of this Modification supersede and replace any inconsistent provisions set forth in the Note and Security Instrument.

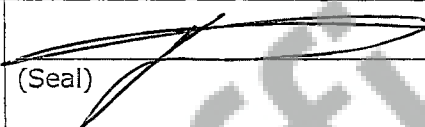
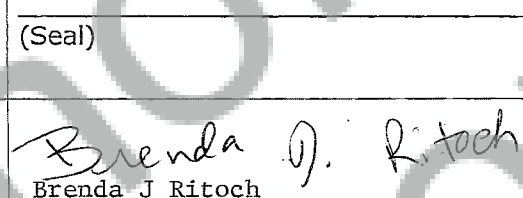
1. The Borrower represents that the Borrower XX is, is not, the occupant of the Property.
2. The Borrower acknowledges that interest has accrued but not been paid and the Lender has incurred, paid or otherwise advanced taxes, insurance premiums and other expenses necessary to protect or enforce its interest in the Note and the Security Instrument, and that such interest, costs and expenses, in the total amount of \$7,900.10, have been added to the indebtedness under the terms of the Note and Security Instrument. As of April 1, 2015, the amount, including such amounts which have been added to the indebtedness (if any), payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$140,173.72.
3. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender, until the Unpaid Principal Balance has been paid. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 6.00 %, beginning April 1, 2015. The Borrower promises to make monthly payments of principal and interest of U.S. \$771.25, beginning on the 1st day of April, 2015, and continuing thereafter on the same day of each succeeding month. If on March 1, 2055 (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 the Modified Maturity Date. The Borrower will make such payments at Riverview Community Bank or at such other place as the Lender may require.
4. Except to the extent that they are modified by this Modification, the Borrower will comply with all of the covenants, agreements, and requirements of the Note and the Security Instrument, including without limitation, 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.
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 provisions thereof, as amended by this Modification.

6. If one or more riders are executed by the Borrower and recorded together with this Modification, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Modification as if the rider(s) were a part of this Modification. [Check applicable box(es)]

| | |
|--------------------------|--|
| <input type="checkbox"/> | 1-4 Family Rider — Assignment of Rents |
| <input type="checkbox"/> | Modification Due on Transfer Rider |
| <input type="checkbox"/> | Bankruptcy Rider |
| <input type="checkbox"/> | Other rider |

[To be signed by all Borrowers, endorsers, guarantors, sureties, and other parties signing the Note or Security Instrument].

| | | |
|---------|--|------------|
| 3/24/15 |  (Seal) | |
| Date | Jason Ritoch | - Borrower |
| |  (Seal) | |
| Date | Brenda J Ritoch | - Borrower |

[Space Below This Line for Acknowledgment in Accordance with Laws of Jurisdiction]

MULTISTATE DELINQUENT LOAN MODIFICATION — Single-Family — Freddie Mac

DALE D. CONNELL
NOTARY PUBLIC
STATE OF WASHINGTON
COMMISSION EXPIRES
JULY 15, 2016

STATE of Washington
County of KLICKITAT

On this 24th day of March, 2015 before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Jason Ritoch & Brenda J Ritoch, to me known to be the individuals that executed the foregoing instrument, and acknowledged they signed the same as their free and voluntary act & deed, for the uses and purposes therein mentioned.

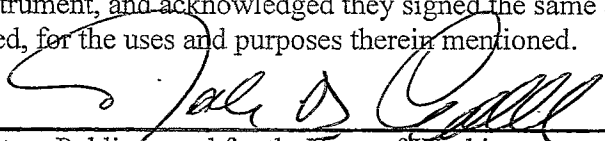

Notary Public in and for the State of Washington
Residing in Port Angeles
My Commission Expires July 15, 2016

EXHIBIT "A"
LEGAL DESCRIPTION

All of that portion of the Southeast Quarter of the Southwest Quarter of Section 15, Township 3 North, Range 10 East of the Willamette Meridian, lying South and West of the County Road over and across said subdivision, except the following described parcels:

1. Beginning at the Southwest Corner of the tract above described, thence North along the West line thereof 10 rods, thence East 20 rods, thence South 10 rods, thence West 20 rods to the point of beginning of the parcel hereby excepted.
2. A strip of land 20 feet wide along the South line of the tract first above described for road purposes.
3. That portion Conveyed to Carl A. Rodgers Jr. et ux, by instrument recorded in Book 61, Page 799.