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LOAN MODIFICATION AGREEMENT

This agreement made and entered into this 12th day of July, 1983
by and between RIVERVIEW SAVINGS ASSOCIATION (hereinafter called "Lender"), and
CLETIS EMERY REEVES & NITA MAE REEVES, husband & wife (hereinafter called "Owner").

WITNESSETH:

WHEREAS, Lender loaned CLETIS EMERY REEVES and NITA MAE REEVES, husband and wife,
Name of Original Borrower
the sum of FORTY ONE THOUSAND TWO HUNDRED & 00/100-- Dollars (\$41,200.00----), as
evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust)
executed and delivered on July 12, 1983 which mortgage is duly recorded
under Auditor's File No. 910062 in the public records in the jurisdiction
where the mortgaged property is located which note and mortgage are hereby incorpor-
ated 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:

Lender has agreed to reduce the interest rate to 11.375% per annum with a principal
and interest payment of \$ 404.09 effective for the first loan period. The first
loan period will expire on September 1, 1984, at which time the interest rate and
principal and interest payment will be adjusted to the then market rate, using the
Index as explained in paragraph (4) "Interest Rate Change" on the Adjustable
Rate Note..

and

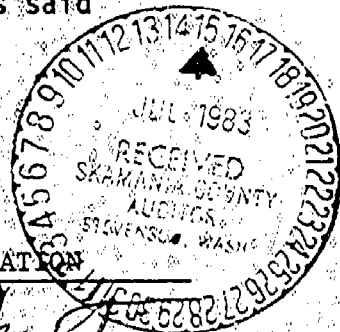
WHEREAS, the parties desire to restate the modified terms of said loan so that
there shall be no misunderstanding of the matter;

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
FORTY ONE THOUSAND TWO HUNDRED AND 00/100 Dollars (\$41,200.00---), all of which the
undersigned promises to pay with interest at 11.375% per annum until paid, and that
the same shall be payable Four Hundred Four and 09/100 Dollars,
(\$ 404.09) per month beginning on the 1st day of September, 19 83,
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.

Dated July 12, 19 83

Cletis Emery Reeves
Cletis Emery Reeves Individual
Nita Mae Reeves
Nita Mae Reeves Individual

RIVERVIEW SAVINGS ASSOCIATION
(Corporate Mortgage)
By Michael Yount
Vice President, Michael Yount
By Shirley Dailey
Assistant Secretary, Shirley Dailey



STATE OF WASHINGTON

COUNTY OF Skamania

On this day personally appeared before me
Cletis Emery Reeves and Nita
Mae Reeves, husband and wife,
to me known to be the individual described in and
who executed the within and foregoing instrument,
and acknowledged that they signed the same
as their free and voluntary act and deed,
for the uses and purposes therein mentioned.

GIVEN under my hand and official seal this
12th day of July, 19 83

Laurel J. Stevenson
Notary Public in and for the State of Wash-
ington, residing at Stevenson

STATE OF WASHINGTON

COUNTY OF Clark

On this 12th day of July, 19 83
before me, the undersigned, a Notary Public in and for the State of Wash-
ington, duly commissioned and sworn, personally appeared
Michael Yount

and Shirley Dailey
to me known to be the Vice President and Ass't Secretary,
respectively, of Riverview Savings Association
the corporation that executed the foregoing instrument, and acknowledged
the said instrument to be the free and voluntary act and deed of said corpora-
tion, for the uses and purposes therein mentioned, and on oath stated that
they are authorized to execute the said instrument and that the seal
affixed is the corporate seal of said corporation.

Witness my hand and official seal hereunto affixed the day and year first
above written.

Shirley Dailey
Notary Public in and for the State of Washington,
residing at Stevenson