

This agreement made and entered into this 26th day of January, 1994
by and between RIVERVIEW SAVINGS BANK (hereinafter called "Lender"), and Danny J. Clark,
as his separate estate (hereinafter called "Owner").

WITNESSETH: 118680

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WHEREAS, Lender loaned Danny J. Clark, as his separate estate

Name of Original Borrower
the sum of Ninety Six Thousand One Hundred and no/100 Dollars (\$96,100.00), as
evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust)
executed and delivered on June 9th, 1993 which mortgage is duly recorded
under Auditor's File No. 116439 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 on the part of the owner and to extend the
maturity date on the Loan Modification Agreement dated June 9, 1993, recorded under Auditors
file number 116439, from January 1, 1994 to April 1, 1994. NOTWITHSTANDING, all other terms
remain unchanged.

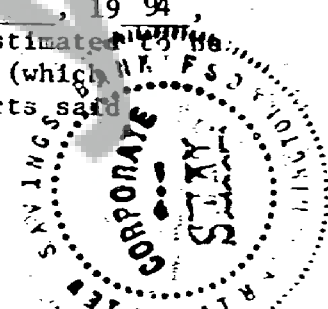
and

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
Ninety Six Thousand One Hundred and no/100 Dollars (\$ 96,100.00), all of which the
undersigned promises to pay with interest at 8.500% per annum until paid, and that
the same shall be payable Interest Only as per agreement Dollars,
(\$ Interest) per month beginning on the First day of February, 1994,
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 1/26/, 1994 FILED FOR RECORD
BY RSD



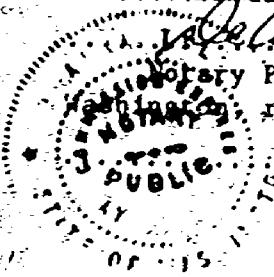
Danny J. Clark Individual FEB 3 4 17 PM '94 Riverview Savings Bank
Danny J. Clark Individual (Corporate Mortgagee)
P. Johnson By Karen M. Nelson Vice President
AUDITOR Shirley A. DuPaul
GARY H. OLSON By Shirley A. DuPaul AVP

STATE OF WASHINGTON
COUNTY OF Clark
On this day personally appeared before
me Danny J. Clark
to me known to be the individual described
in and who executed the within and foregoing
instrument, and acknowledged that he
signed the same as his free and volun-
tary act and deed, for the uses and purposes
therein mentioned.

STATE OF WASHINGTON
COUNTY OF Clark
On this 26th day of January,
1994, before me, the undersigned, a Notary
Public in and for the State of Washington, duly
commissioned and sworn, personally appeared
Karen M. Nelson
and Shirley A. DuPaul
to me known to be the Vice President and AVP
Respectively, respectively, of Riverview Savings 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 they are authorized to execute the said
instrument and that the seal affixed is the
corporate seal of said corporation.

GIVEN under my hand and official seal
this 26th day of January, 1994.

Witness my hand and official seal
affixed the day and year first above written.
Karen M. Nelson
Notary Public in and for the State of
Washington, residing at Camas.



My commission expires 5/31/95