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STATE OF WASHINGTON
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GARY H. OLSON

LOAN MODIFICATION AGREEMENT

LOAN NUMBER Old #03-01408073 & New #14-308073-8

This agreement made and entered into this 31 day of January, 1997, by and between RIVERVIEW SAVINGS BANK FSB, (hereinafter called "Lender"), and James Robert Craig and Mary Elizabeth Craig, husband and wife. (Hereinafter called "Owner(s)")

WITNESSETH:**WHEREAS**, Lender loaned

James Robert Craig and Mary Elizabeth Craig, husband and wife.

(Name of Original Borrower(s))

the sum of one hundred six thousand five hundred and no/100 dollars (\$106,500.00) as evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust) executed and delivered on December 03, 1995, which mortgage is duly recorded under Auditor's File No. #124139 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 July 12, 1996, from January 01, 1997 to April 01, 1997.

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, of the date of this agreement the unpaid balance of said indebtedness is one hundred six thousand five hundred and no/100 dollars (\$106,500.00), all of which the undersigned promises to pay with interest at 7.875% per annum with and add that the same shall be payable interest only, (\$interest only) per month beginning on the 1st of February, 1997, 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 the said all other respects said mortgage contract shall remain in full force and effect.

* Subject to Terms of Note

KATHY L. MCKENZIE
STATE OF WASHINGTON
NOTARY PUBLIC

My Commission Expires January 1, 2001

James Robert Craig (Individual)

Mary Elizabeth Craig (Individual)

Dated 1131, 1997

RIVERVIEW SAVINGS BANK, FSB
(Corporate Mortgagee)

By Karen M. Nelson, Vice President

By Shirley A. DuPaul, Assistant Vice President

STATE OF WASHINGTON
COUNTY OF CLARK

On this day personally appeared before me James Robert Craig and Mary Elizabeth Craig husband and wife to me known to be the individual(s) described in and who executed the within and foregoing instrument, and acknowledged that foregoing instrument, and acknowledged that they have signed the same as of their free and voluntary act and deed, for the uses and purposes therein mentioned.

KATHY L. MCKENZIE

STATE OF WASHINGTON

NOTARY PUBLIC

GIVEN under my hand and official seal this 31st day of January 1997.

Notary Public in and for the State of Washington, residing at Stevenson
My Commission Expires: 1/1/2001STATE OF WASHINGTON
COUNTY OF CLARK

On this 31 day of January, 1997, 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 Assistant Vice President respectively, of Riverview Savings Bank, FSB 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 the seal affixed is the corporate seal of said corporation. Witness my hand and official seal hereon affixed the day and year first above written.

Notary Public in and for the State of Washington, residing at Clark County
My Commission Expires: 7-1-98

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