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SKAMANIA CO. WASH

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MAR 31 10 53 AM '97

GARY M. OLSON
AUDITOR**LOAN MODIFICATION AGREEMENT**

OLD LOAN NUMBER # 07-1800034 & NEW LOAN NUMBER #14-700034-2

TAX ID #2-7-20-4-2-700

This agreement made and entered into this 16th day of March 1997, by and between RIVERVIEW SAVINGS BANK FSB (hereinafter called "Lender"), and Alpine Quality Construction Service, Inc. (hereinafter called "Owner(s)"),
WITNESSETH:

WHEREAS, Lender loaned

Alpine Quality Construction Service, Inc.
(Name of Original Borrower(s))

the sum of one hundred eighty thousand and no/100 dollars (\$180,000.00) as evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust) executed and delivered on June 28, 1995, which mortgage is duly recorded under Auditor's File No. #122499 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 August 06, 1996, from January 01, 1997 to June 01, 1997.
NOTWITHSTANDING, all other terms and conditions 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 one hundred seventy nine thousand eight hundred eighty nine and 10/100 dollars (\$179,889.89), all of which the undersigned promises to pay with interest at 10.250% per annum (which rate shall be payable interest only, (5 interest only) per month beginning on the 1st of January 1997. The unpaid 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 promissory contract shall remain in full force and effect.

* Subject to Terms of Note

Dated: MARCH 16, 1997Alpine Quality Construction Service, Inc.
(Corporate Mortgage)Terry N. Ryan
(President)Terry N. Ryan
(Individual)

RIVERVIEW SAVINGS BANK, FSB

(Corporate Mortgage)

Karen M. Nelson - Vice President

Shirley A. DuPaul
Assistant Vice PresidentSTATE OF WASHINGTON
COUNTY OF CLARKOn this 16th day of MARCH 1997, before me the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Terry N. Ryan to me known to be the President respectively, of Alpine Quality Construction Service, Inc. 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 he is 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.Notary Public in and for the State of Washington
Residing at: Washougal, Clark Co.
My Commission Expires: 11-10-98STATE OF WASHINGTON
COUNTY OF CLARKOn this 16th day of MARCH 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 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. Witness my hand and official seal hereunto affixed the day and year first above written.Notary Public in and for the State of Washington
Residing at: Washougal
My Commission Expires: 4-15-99Sgt. Xerox
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Noted