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FILED FOR RECORD
SKAMIA CO. WASH
BY KAMIA COUNTY

JUL 10 9 36 AM '97

O'Leary
AUDITOR
GARY M. OLSON**LOAN MODIFICATION AGREEMENT**

LOAN NUMBER # 11-335030-3

TAX NUMBER # 03-08-21-2-0-2300-00

This agreement made and entered into this 17th day of June, 1997, by and between RIVERVIEW SAVINGS BANK FSB, (hereinafter called "Lender"), Janice Roske, an unmarried woman (hereinafter called "Owner(s)")

WITNESSETH:**WHEREAS**, Lender loaned

Janice Roske and, an unmarried woman.

(Name of Original Borrower(s))

the sum of fifteen thousand three hundred and no/100 dollars, (\$15,300.00) as evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust) executed and delivered on April 07, 1992, which mortgage is duly recorded under Auditor's File No. #74644, Book 49, Page 673 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 avoid lender's acceleration of the note on the default of the borrower, Riverview Savings Bank hereby agrees to extend the maturity date on the original note dated April 07, 1992, from May 10, 1997 to August 10, 1997.

NOTWITHSTANDING, all other terms and conditions remain unchanged.

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 twenty eight hundred eighty nine and 01/100 dollars, (\$2,889.01), all of which the undersigned promises to pay with interest at 7.750% per annum until paid and that the same shall be payable one hundred and 57/100 dollars (\$115.57) per month beginning on the 10th of March, 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 that in all other respects said mortgage contract shall remain in full force and effect.

* Subject to Federal Note

Dated 6-17-97, 1997RIVERVIEW SAVINGS BANK, FSB
(Corporate Mortgage)By Karen M. Nelson
Vice PresidentBy Shirley A. DuPaul
Assistant Vice PresidentSTATE OF WASHINGTON
COUNTY OF SKAMIA

On this day personally appeared before me Janice Roske, an unmarried woman to me known to be the individual described in and who executed the within and foregoing instrument, and acknowledged that she has signed the same as of her free and voluntary act and deed, for the uses and purposes therein mentioned.

MARY L. McDONNELL
STATE OF WASHINGTON
NOTARY - - - PUBLICGIVEN under my hand and seal on this 17th day of June, 1997.

Mary L. McDonnell
Notary Public in and for the State of Washington, residing at Stevenson
My Commission Expires: 6/1/00

STATE OF WASHINGTON
COUNTY OF CLARK

On this 17th day of June, 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 hereunto affixed the day and year first above written.

James S. Woodman
NOTARY - - - PUBLIC
Notary Public in and for the State of Washington, residing at Vancouver, WA
My Commission Expires: 7-1-98