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AUG 19 4 28 PM '97

OLSON
AUDITOR
GARY H. OLSON

129002

LOAN MODIFICATION AGREEMENT

LOAN NUMBER # Old #03-01502315 & New #14-302315-7

TAX NUMBER #03-07-25-3-0-0300-0

This agreement made and entered into this 8th day of August, 1997, by and between RIVERVIEW SAVINGS BANK FSB, (hereinafter called "Lender"), Thomas D. Cobine and Kathryn S. Cobine, husband and wife (hereinafter called "Owner(s)")

WITNESSETH:

WHEREAS, Lender loaned

Thomas D. Cobine and Kathryn S. Cobine, husband and wife,
(Name of Original Borrower(s))

the sum of two hundred one thousand five hundred fifty and no/100 dollars, (\$201,550.00) as evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust) executed and delivered on August 22, 1996, which mortgage is duly recorded under Auditor's File No. #126157 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 February 25, 1997, from September 01, 1997 to March 01, 1998.
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, and the terms of this agreement the unpaid balance of said indebtedness is two hundred one thousand five hundred fifty and no/100 dollars, (\$201,550.00), all of which the undersigned promises to pay with interest at 6.500% per annum with said and that the same shall be payable interest only, (\$interest only) per month beginning on the 1st of October, 1997. To be applied first to interest and balance to principal, plus a sum estimated to be sufficient to discharge all other 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

Received, for
Direct
Signed
Sealed

Dated August 19, 1997

RIVERVIEW SAVINGS BANK FSB
(Corporate Mortgage)

Thomas D. Cobine (Individual)

Michael C. Yount Senior Vice President

Kathryn S. Cobine (Individual)

Karen M. Nelson Vice President

STATE OF WASHINGTON
COUNTY OF SKAMANIA

On this day personally appeared before me Thomas D. Cobine and Kathryn S. Cobine, husband and wife to me known to be the individual(s) described in and who executed the within and 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.

STATE OF WASHINGTON
NOTARY - PUBLIC

My Commission Expires January 1, 2001

GIVEN under my hand and official seal this 8th day of August, 1997.

Gary L. McHenry
Notary Public in and for the State of Washington, residing at Skamania
My Commission Expires: 01-01-01

STATE OF WASHINGTON
COUNTY OF CLARK

On this 8 day of Aug, 1997, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Michael C. Yount and Karen M. Nelson to me known to be the Senior Vice President and 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 said affixed is the corporate seal of said corporation. and the said husband and official seal hereto affixed the day and year first above written.

GERALDIN ESPINOZA
STATE OF WASHINGTON
NOTARY - PUBLIC
My Commission Expires April 15, 2001

Geraldine Espinoza
Notary Public in and for the State of Washington, residing at Skamania
My Commission Expires: April 15, 2001