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SKAMIA CO. WASH
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Nov 24 2 58 PM '97

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

LOAN NUMBER # 14-000197-3

TAX NUMBER #NA

This agreement made and entered into this 17 day of November, 1997, by and between RIVERVIEW SAVINGS BANK FSB, (hereinafter called "Lender"), Timothy J. Fortenbury and Dianna M. Fortenbury, husband and wife (hereinafter called "Owner(s)")

WITNESSETH:

WHEREAS, Lender loaned Timothy J. Fortenbury and Dianna M. Fortenbury, husband and wife, (Name of Original Borrower(s)) the sum of one hundred ten thousand and no/100 dollars (\$110,000.00) as evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust) executed and delivered on March 27, 1997, which mortgage is duly recorded under Auditor's File No. #127728 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 March 27, 1997, from November 01, 1997 to February 01, 1999.
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 ten thousand and no/100 dollars (\$110,000.00) of which the undersigned promises to pay with interest at 8.75% per annum until paid and that the same shall be payable interest only (\$interest only) per month beginning on the 1st of November, 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 Terms of Note

Dated Nov 24 1997**RIVERVIEW SAVINGS BANK, FSB**

(Corporate Mortgage)

Timothy J. Fortenbury
Timothy J. Fortenbury (Individual)

By Karen M. Nelson
Karen M. Nelson Vice President

Dianna M. Fortenbury
Dianna M. Fortenbury (Individual)

By Shirley A. DuPaul
Shirley A. DuPaul Assistant Vice President

STATE OF Washington
COUNTY OF Skamania

On this day personally appeared before me Timothy J. Fortenbury and Dianna M. Fortenbury, 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

GIVEN under my hand and official seal this 17 day of November, 1997.

Kathy L. McKenzie
Kathy L. McKenzie

Notary Public in and for the State of Washington, residing at Stevenson
My Commission Expires: 01/01/01

STATE OF WASHINGTON
COUNTY OF CLATSOP

On this 17 day of November, 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 hereof affixed the day and year first above written.

STATE OF WASHINGTON
NOTARY — — PUBLIC

My Commission Expires April 15, 2001

Geraldine Espinoza
Geraldine Espinoza

Notary Public in and for the State of Washington, residing at Vancouver
My Commission Expires: 04/15/01