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BOOK 185 PAGE 633

FILED IN THE
SKAMANIA COUNTY
BY SKAMANIA CO. TITLE

JAN 14 3 58 PM '99

Amosur

AUDITOR
GARY H. OLSON

LOAN MODIFICATION AGREEMENT

LOAN NUMBER #14-000225-3

TAX NUMBER #03102320041200

This agreement made and entered into this 8 day of January, 1999, by and between RIVERVIEW COMMUNITY BANK (hereinafter called "Lender"), Harold E. Richards and Judith A. Richards, husband and wife (hereinafter called "Owner(s)")

WITNESSETH:

WHEREAS, Lender

Harold E. Richards and Judith A. Richards, husband and wife
(Name of Original Borrower(s))

the sum of one hundred thirty five thousand and no/100 dollars, (\$135,000.00) as evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust) executed and delivered on August 21, 1997, which mortgage is duly recorded under Auditor's File No. #129021 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 premise 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, dated August 24, 1998, from December 01, 1998, to March 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 thirty five thousand and no/100 dollars, (\$135,000.00), all of which the undersigned promises to pay with interest at 7.125% per annum until paid and that the same shall be payable interest only, (\$interest only) per month beginning on the 1st day of December, 1998. 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: January 8, 1999

RIVERVIEW COMMUNITY BANK
(Corporate Mortgagee)

Harold E. Richards
Harold E. Richards (Individual)

By Pat Sheaffer
Pat Sheaffer, President, CEO

Judith A. Richards
Judith A. Richards (Individual)

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

STATE OF WASHINGTON,
COUNTY OF SKAMANIA

On this day personally appeared before me Harold E. Richards and Judith A. Richards to me known to be the individual(s) described in and who executed the foregoing instrument, and acknowledged that they have signed the same as of their own free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal
this 8th day of January, 1999.

KATHY L. MCKENZIE
STATE OF WASHINGTON
NOTARY — — PUB
My Commission Expires 1/1/01

STATE OF WASHINGTON
COUNTY OF CLARK

On this 8 day of January, 1999, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Pat Sheaffer and Shirley A. DuPaul, to me known to be the President, CEO and Assistant Vice President respectively, of Riverview Community Bank 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 they are authorized to execute the said instrument and that the seal affixed is the corporate seal of said corporation.

AMY J. AGEE
STATE OF WASHINGTON
NOTARY — — PUBLIC
My Commission Expires July 1, 2002

Kathy L. McKenzie
Notary Public in and for the State of Washington
Residing at Stevenson
My Commission Expires: 01/01/01

Amy J. Agee
Notary Public in and for the State of Washington
Residing at: Kidderland
My Commission Expires: 07-01-02