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SEASIDE, WASH.  
BY SEASIDE CO. TITLEMAR 3 11 33 AM '99  
GARY M. OLSON  
AUDITOR

## LOAN MODIFICATION AGREEMENT

LOAN NUMBER #14-000267-5

TAX NUMBER #02071844040000

This agreement made and entered into this 26 day of February, 1999, by and between  
**RIVERVIEW COMMUNITY BANK** (hereinafter called "Lender"), Shawn B. VanPelt and Tina M. VanPelt, husband and wife (hereinafter called "Owner(s)")

## WITNESSETH:

WHEREAS, Lender

Shawn B. VanPelt and Tina M. VanPelt, husband and wife  
 (Name of Original Borrower(s))

the sum of one hundred eighteen thousand and no/100 dollars, (\$118,000.00) as evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust) executed and delivered on September 30, 1997, which mortgage is duly recorded under Auditor's File No. #129378 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 and to extend the maturity date on the Loan Modification, dated November 13, 1996, from February 01, 1999, to May 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 eighteen thousand and no/100 dollars, (\$118,000.00), all of which the undersigned promises to pay with interest at 7.375% per annum until paid and that the same shall be payable interest only, (\$interest only) per month beginning on the 1st day of February, 1999. 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: February 26, 1999

**RIVERVIEW COMMUNITY BANK**  
 (Corporate Mortgage)

By Karen M. Nelson  
 Karen M. Nelson Senior Vice President

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

Shawn B. VanPelt (Individual)

Tina M. VanPelt (Individual)

STATE OF WASHINGTON  
 COUNTY OF Skamania

On this day personally appeared before me Shawn B. VanPelt and Tina M. VanPelt 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 26 day of February, 1999.

KATHY L. MCKENZIE  
 STATE OF WASHINGTON  
 NOTARY — PUBLIC  
 My Commission Expires January 1, 2001

Kathy L. McKenzie  
 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 26 day of February, 1999, 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 Senior Vice President 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

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