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JUL 27 11 35 AM '99
P. Lowry
GARY H. OLSON

LOAN MODIFICATION AGREEMENT

LOAN NUMBER #14-000252-7

TAX NUMBER #03-07-36-3303-0000

This agreement made and entered into this ________ day of ______________________, 1999, by and between RIVERVIEW COMMUNITY BANK (hereinafter called "Lender"), Mary L. Westfall and , as her separate estate (Hereinafter called "Owner(s)")

WITNESSETH:

WHEREAS, Lender Mary L. Westfall and , as her separate estate (Name of Original Borrower(s)) the sum of one hundred twenty seven thousand and no/100 dollars, ($127,000.00) as evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust) executed and delivered on September 09, 1997, which mortgage is duly recorded under Auditor's File No. #129215 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 04, 1998, from June 01, 1999, to September 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 twenty seven thousand and no/100 dollars, ($127,000.00), all of which the undersigned promises to pay with interest at 7.375* % per annum until paid and that the same shall be payable (interest only) dollars, ($interest only) per month beginning on the 1st day of June, 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: July 15, 1999

RIVERVIEW COMMUNITY BANK
(Corporate Mortgagee)

Mary L. Westfall
Mary L. Westfall (Individual)

By ______________________
Michael C. Yount Executive Vice President

______________________ (Individual)

By ______________________
Rich Gettmann Senior Vice President

STATE OF WASHINGTON
COUNTY OF Skamania

On this day personally appeared before me Mary L. Westfall and to me known to be the individual described in and who executed the foregoing instrument, and acknowledged that she has signed the same as of her own free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 15th day of July, 1999.

MARY L. McDONNELL
STATE OF WASHINGTON
NOTARY PUBLIC
My Commission Expires June 1, 2000

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 ____ day of ______________, 1999, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Michael C. Yount and Rich Gettmann, to me known to be the Executive Vice President and Senior 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.

Notary Public in and for the State of Washington
Residing at:
My Commission Expires: