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SKAMAGIA CO. IDAH

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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 30 day of November, 1999, by and between RIVERVIEW COMMUNITY BANK (hereinafter called "Lender"), Mary L. Westfall, as her separate estate (hereinafter called "Owner(s)")

WITNESSETH:

WHEREAS, Lender

Mary L. Westfall, 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 08, 1997, which mortgage is duly recorded under Auditor's File No. #129216 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 July 16, 1999, from September 01, 1999, to March 01, 2000. 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 November, 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: November 30, 1999

Mary L. Westfall
Mary L. Westfall
(Individual)

RIVERVIEW COMMUNITY BANK
(Corporate Mortgagee)
By Karen M. Nelson
Karen M. Nelson - Senior Vice President
By Rich Gettmann
Rich Gettmann - Senior Vice President

STATE OF WASHINGTON
COUNTY OF Skamania

On this day personally appeared before me Mary L. Westfall to me known to be the individual(s) 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 17th day of Dec., 1999.

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

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 30 day of November, 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 Rich Gettmann, to me known to be the Senior 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.

STATE OF WASHINGTON
NOTARY - PUBLIC
My Commission Expires July 1, 2002

Notary Public in and for the State of Washington
Residing at: Clarkston
My Commission Expires: 7/1/02