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SKAMANIA CO, ILL

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Amos

GARY J. OLSON

LOAN MODIFICATION AGREEMENT

LOAN NUMBER #14-000882-7

TAX NUMBER #02-06-32-0-0-0702-00

This agreement made and entered into this 31 day of December, 1999, by and between RIVERVIEW COMMUNITY BANK (hereinafter called "Lender"), Klaus W. Stenieniec and Judy L. Stenieniec, husband and wife, (hereinafter called "Owner(s)")

WITNESSETH:

WHEREAS, Lender

Klaus W. Stenieniec and Judy L. Stenieniec, husband and wife
(Name of Original Borrower(s))

the sum of two hundred four thousand and no/100 dollars, (\$204,000.00) as evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust) executed and delivered on August 28, 1998, which mortgage is duly recorded under Auditor's File No. #132729 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 October 14, 1998, from December 31, 1998, to March 31, 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 two hundred four thousand and no/100 dollars, (\$204,000.00), all 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) dollars, (\$interest only) per month beginning on the 1st day of December, 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: December 31, 1999

Klaus W. Stenieniec
(Individual)
Judy L. Stenieniec
(Individual)

RIVERVIEW COMMUNITY BANK
(Corporate Mortgage)
Klaus M. Nelson
Senior Vice President
Rich Gettmann
Senior Vice President

STATE OF WASHINGTON
COUNTY OF Skamania

On this day personally appeared before me Klaus W. Stenieniec and Judy L. Stenieniec 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 31st day of December, 1999.

KATHLEEN MCKENZIE
STATE OF WASHINGTON

NOTARY PUBLIC

My Commission Expires January 1, 2001

Kathleen McKenzie
Notary Public in and for the State of Washington
Residing at Stevenson
My Commission Expires Jan 01/01

STATE OF WASHINGTON
COUNTY OF CLARK

On this 31 day of December, 1999, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Klaus 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 attached is the corporate seal of said corporation.

STATE OF WASHINGTON
NOTARY PUBLICMy Commission Expires July 1, 2002

Shirley D. Clark
Notary Public in and for the State of Washington
Residing at Kidd Field
My Commission Expires 07-01-02