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BOOK 210 PAGE 205

FILED FOR RECORD
SKAMANIA CO. WASH
BY SKAMANIA CO. TITLE

MAY 23 11 46 AM '01

GARY M. OLSON
AUDITORAfter recording, return to:
Riverview Community Bank
Attention: Valerie
P.O. Box 1088
Gamas, WA 98607-1068

LOAN MODIFICATION AGREEMENT

LEGAL DESCRIPTION (ABBR.): NW 1/4 OF THE SE 1/4 SEC 36 T 3 N, R 7 E
LOAN NUMBER #14-001189-2County: Skamania
TAX NUMBER # 03-07-36-2-4-0701-00This agreement made and entered into this 13th day of April, 2001, by and between RIVERVIEW COMMUNITY BANK (hereinafter called "Lender"), and VanPELT and VanPELT Construction Inc., a Washington Corporation, (hereinafter called "Owner(s)")

WITNESSETH:

WHEREAS, Lender entered into an agreement and Owner(s) owed Lender the sum of One Hundred Fifty Six Thousand and 00/100 dollars, (\$156,000.00) as evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust) executed and delivered on March 28, 2000, which mortgage is duly recorded on March 29, 2000 under Auditor's File No. #137694 Book 197 & Page 638 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 on the part of the owner, The MATURITY DATE on the original note is hereby extended to APRIL 1, 2004. The INTEREST RATE is hereby changed TO A FIXED RATE of 7.75% effective APRIL 1, 2001. The monthly PAYMENT AMOUNT is hereby modified to \$1,178.32 beginning with the MAY 1, 2001 Loan Payment. 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 Fifty Six Thousand and 00/100 dollars, (\$156,000.00), all of which the undersigned promises to pay with interest at 7.75% per annum until paid and that the same shall be payable in monthly installments of One Thousand One Hundred Seventy-Eight and 32/100 (\$1,178.32) beginning on the 1st day of MAY, 2001, 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: April 16, 2001

VanPELT and VanPELT Construction, INC.

RIVERVIEW COMMUNITY BANK
(Corporate Mortgagee)

Shawn VanPELT, President

By Kandee L. Roark, Vice PresidentSTATE OF WASHINGTON
COUNTY OF SKAMANIA

On this 13th day of April, 2001, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Shawn VanPELT, to me known to be the President of VanPELT and VanPELT Construction, Inc. 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 he is authorized to execute the said instrument and that the seal affixed is the corporate seal of said corporation.

KATHRYN L. MCKENZIE
STATE OF WASHINGTON
NOTARY PUBLICMy Commission Expires May 31, 2003STATE OF WASHINGTON
COUNTY OF CLARK

On this 16th day of April, 2001, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Kandee L. Roark, to me known to be the 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 she is authorized to execute the said instrument and that the seal affixed is the corporate seal of said corporation.

DEANNA TYLER
STATE OF WASHINGTON
NOTARY PUBLICMy Commission Expires May 31, 2003Notary Public in and for the State of Washington
Residing at: STEVENS
My Commission Expires: May 31, 2003Notary Public in and for the State of Washington
Residing at: GAMAS
My Commission Expires: 5/31/03