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FILED FOR RECORD
SKAMIA CO. WASH
BY JEANANNA CO. III

Aug 1 4 45 PM '02

J MICHAEL GARVISON

AFTER RECORDING, RETURN TO:
Bobbie
Riverview Community Bank
P. O. Box 1068
Camas, WA 98607-0068

LOAN MODIFICATION AGREEMENT

Legal Description (abbreviated) #600 Sec 5, T1N1R5
LOAN NUMBER: 14-001654-3County: Skamania
TAX NUMBER: 01-05-50-0-000-00This agreement made and entered into this 30th day of July, 2002, by and between **RIVERVIEW COMMUNITY BANK** (hereinafter called "Lender"), and **Mark C Riehl and Unmarried Individual** (Hereinafter called "Owner(s)")

WITNESSETH:

WHEREAS, Lender entered into an agreement and Owner(s) owed Lender the sum of Two Hundred Ninety Nine Thousand Six hundred and 00/100 dollars, (\$299,600.00) as evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust) executed and delivered on July 3, 2001, which mortgage is duly recorded on July 6, 2001 under Auditor's File No. #141616 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 changed TO November 1, 2002. 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 Fifty Thousand Eight hundred Ninety Four and 78/100 dollars, (\$250,894.78), together with an unused Commitment of Forty Eight Thousand Seven Hundred Five and 22/100 (\$48,705.22), all of which the undersigned promises to pay with interest at 6.750% per annum until paid and that the same shall be payable in Interest Only Payments to be paid monthly beginning on the 1st day of September, 2002, 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 30th 2002RIVERVIEW COMMUNITY BANK
(Corporate Mortgagee)

Mark C Riehl

BY Gail Steinmann, A.V.P.STATE OF WASHINGTON
COUNTY OF CLARK

On this 30 day of July, 2002, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared before me Mark C Riehl to me known to be the individual(s) described in and who executed the foregoing instrument, and acknowledged that he signed the same at his own free and voluntary act and deed, for the uses and purposes therein mentioned.

LISA D. PAULSON
NOTARY PUBLIC
STATE OF WASHINGTON
My Commission Expires
JULY 1, 2006

Lisa D. Paulson
Notary Public in and for the State of Washington
Residing at: Washougal
My Commission Expires: 7-1-2006

STATE OF WASHINGTON
COUNTY OF CLARK

On this 30 day of July, 2002, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Gail Steinmann, Assistant Vice President to me known to be the Vice President 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.

LISA D. PAULSON
NOTARY PUBLIC
STATE OF WASHINGTON
My Commission Expires
JULY 1, 2006

Lisa D. Paulson
Notary Public in and for the State of Washington
Residing at: Washougal
My Commission Expires: 7-1-2006