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FILED
 DEC 17 12:53 PM '02
 SKAMANIA CO. ILL.
 J. HICKSON

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

LOAN MODIFICATION AGREEMENT

Legal Description (abbreviated): NW 1/4 OF SEC 20, T2N, R7E
 LOAN NUMBER: 14-000592-6

County: Skamania
 TAX NUMBER: 02-07-20-4-2-0400-00

This agreement made and entered into this 12th day of December, 2002, by and between RIVERVIEW COMMUNITY BANK (hereinafter called "Lender"), and Deborah Sullivan and Roger Haven Wife and Husband (hereinafter called "Owner(s)")

WITNESSETH:

WHEREAS, Lender entered into an agreement and Owner(s) owed Lender the sum of Four Hundred Fifty Three Thousand Seven Hundred Fifty and 00/100 dollars, (\$453,750.00) as evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust) executed and delivered on September 1, 1998, which mortgage is duly recorded on September 2, 1998 under Auditor's File No. #132732 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 APRIL 1, 2004. 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 will increase to Two Hundred Twenty Eight Thousand Four hundred Eighty and 00/100 dollars, (\$228,480.00), together with an unused Commitment of Twenty Five Thousand and 00/100 (\$25,000.00) for interest Reserves. All of which the undersigned promises to pay with interest at Prime + 2.00% 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 DECEMBER, 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: 2002

RIVERVIEW COMMUNITY BANK
 (Corporate Mortgagee)

Deborah Sullivan
 Deborah Sullivan

Roger Haven
 Roger Haven

BY Gail Steinmann
 Gail Steinmann A.V.P.

STATE OF WASHINGTON
 COUNTY OF Clark

On this 12th day of December, 2002, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared before me Deborah Sullivan and Roger Haven to me known to be the individual(s) described in and who executed the foregoing instrument, and acknowledged that they signed the same at their own free and voluntary act and deed, for the uses and purposes therein expressed.

NOTARY PUBLIC
 STATE OF WASHINGTON
 My Commission Expires
 JANUARY 1, 2006

Thib B. Houta
 Notary Public in and for the State of Washington
 Residing at: VANCOUVER
 My Commission Expires: JANUARY 1, 2006

STATE OF WASHINGTON
 COUNTY OF CLARK

On this 12th day of December, 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 attached to the said instrument is the seal of said corporation.

NOTARY PUBLIC
 STATE OF WASHINGTON
 My Commission Expires
 JULY 1, 2006

Kenna Christopher
 Notary Public in and for the State of Washington
 Residing at: CAMAS
 My Commission Expires: 7-1-06