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**LOAN MODIFICATION AGREEMENT** ABBR. LEGAL: SEC 31 T3N R9EWM LOAN NUMBER 11-005811-5 COUNTY: Skamania County TAX NO. 03093100020000 This agreement made and entered into this 23 day of March, 2003, by and between RIVERVIEW COMMUNITY BANK (hereinafter called "Lender"), and Jackson M Burgess and Theresa A Burgess, Husband And Wife, (Hereinafter called "Owner(s)") WHEREAS, Lender entered into an agreement and Owner(s) owed Lender the sum of Thirty Five Thousand and 00/100 dollars (\$35,000.00) as evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust) executed and delivered on December 28, 1994, which mortgage is duly recorded on December 30, 1994 under Auditor's File No. 121375 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 obligation, the following has been modified as follows: The MATURITY DATE is hereby extended to April 01, 2005

NOTWITHSTANDING, all other terms and conditions remain unchanged. 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 Seven Thousand One Hundred Twenty Eight and 17/100 dollars, (\$7,128.17), all of Regular Monthly Payments of Four Hundred Sixty Five Dollars and 28/100 (\$465.28) to be paid monthly beginning on the 1st day of May 2003, 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 Subject to Terms of Note Dated: March 04 RIVERVIEW COMMUNITY BANK Marata Cheri LaBuff, Vice President STATE OF WASHINGTON COUNTY OF CLARK STATE OF WASHINGTON COUNTY OF CLARK

On this day personally appeared before me Jackson M Burgess and Theresa A Burgess 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 their own free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this MD day of Track

MADALYNNE SPENCER STATE OF WASHINGTON NOTARY = - PUBLIC

My Commission Expires Jupe 15, 2004

Madalyne Sponen
Notary Public In and for the State of Machington
Residing at Garcett State of Machington

On this day of MAC 1. 2003, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Cheri LaBuff, 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.

JUDITH L. RIPLEY STATE OF WASHINGTON

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