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STATE OF WASH
BY SAMANHA CO, MIN

OCT 10 3 54 PM '03

J. MICHAEL HANLSON

LOAN MODIFICATION AGREEMENT

ABSR. LEGAL: SWY14 OF SEC 36, T3N, R7E
LOAN NUMBER 11-000827-6COUNTY: Skamania County
TAX NO. 03-07-36-4-3-1000-00This agreement made and entered into this 7th day of October, 2003, by and between **REVIEW COMMUNITY BANK** (hereinafter called "Lender"), and **Bruce A. Isaacson and Linda Kay Isaacson Husband and Wife**, (hereinafter called "Owner(s)");

WITNESSETH:

WHEREAS, Lender entered into an agreement and Owner(s) owed Lender the sum of Sixteen Thousand Five Hundred and 00/100 dollars (\$16,500.00) as evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust) executed and delivered on September 14, 1999, which mortgage is duly recorded on September 15, 1999 under Auditor's File No. 130951 in Book 191, Page 296 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, this loan is hereby modified as follows: The MATURITY DATE is hereby modified to October 31, 2005, the INTEREST RATE is hereby changed effective the date of this agreement to a FIXED RATE OF 7.125% and a MONTHLY PAYMENT OF \$111.20 beginning October 31, 2003 until maturity at which time the entire remaining balance plus accrued interest and applicable fees will be due.

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 Eighteen Thousand Five Hundred Fifty Seven dollars and 00/100 (\$18,557.00), of which the undersigned promises to pay with interest at 7.125% per annum until paid and that the same shall be payable in Regular Monthly Payments of One Hundred Twenty Dollars and 00/100 (\$120.00) to be paid monthly beginning on the 1st day of NOVEMBER 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 and effect.

* Subject to Terms of Note

Dated: October 9, 2003

Bruce A. Isaacson
Bruce A. Isaacson

REVIEW COMMUNITY BANK
(Corporate Mortgage)

Cheri LaBelle
Cheri LaBelle, Vice President

Linda Kay Isaacson
Linda Kay Isaacson

STATE OF WASHINGTON
COUNTY OF Klickitat

On this day personally appeared before me Bruce A. Isaacson & Linda Kay Isaacson 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 7th day of October, 2003.

STATE OF WASHINGTON
COUNTY OF CLATSOP

On this 9 day of October, 2003, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Cheri LaBelle, to me known to be the Vice President of Review 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.

DALE D. CONNELL
STATE OF WASHINGTON
NOTARY PUBLIC
My Commission Expires July 15, 2004

Dale D. Connell
Notary Public in and for the State of Washington
Residing at: Trout Lake
My Commission Expires: July 15, 2004

JAMES S. WOODMAN
NOTARY PUBLIC
STATE OF WASHINGTON
My Commission Expires
JULY 1, 2006

James S. Woodman
Notary Public in and for the State of Washington
Residing at: Vanouver, WA
My Commission Expires: 7/1/2006