

WHEN RECORDED RETURN TO:
Riverview Community Bank
ATT: BOBBIE BELL
PO BOX 1068
CAMAS, WA. 98607-0068

LOAN MODIFICATION AGREEMENT

Legal Description (Abbr): Lot 2, Of SP3- 95
LOAN NUMBER # 14-002159-2

County: Skamania
TAX NUMBER #02-06-27-4-0-0104-00

This agreement made and entered into this 14 day of January, 2004 by and between RIVERVIEW COMMUNITY BANK (hereinafter called "Lender"), and Michael Rieger a Single person, (Hereinafter called "Owner(s)")

WITNESSETH:

WHEREAS, Lender entered into an agreement and Owner(s) owed Lender the sum of Four Hundred Two Thousand and 00/100 (\$402,000.00) as evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust) executed and delivered on September 13, 2002 which mortgage is duly recorded on September 18, 2002 under Auditor's File No. #145969. 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 necessary of refinancing this loan obligation, this loan is hereby modified and extended as follows: CONSTRUCTION PERIOD is hereby CHANGED to expire July 1, 2004, consequently, the MONTHLY PAYMENT is hereby changed from interest only to principal and interest in the amount of \$2,377.99 beginning September 1, 2004. Furthermore the new MATURITY DATE on the original note is hereby changed to July 1, 2034. 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 Two Hundred Eighty Four Thousand One Hundred Fifty Two and 97/100 dollars, (\$284,152.97), together with the unused Commitment of One Hundred Seventeen Thousand Eight Hundred Forty Seven and 03/100 (117,847.03), all of which the undersigned promises to pay with interest at 5.875 T bill + 4.000% per annum until paid and that the same shall be payable in Interest Only Payments monthly beginning on the 1st day of July, 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: January 28, 2004
RIVERVIEW COMMUNITY BANK
(Corporate Mortgagee)

Michael Rieger
Michael Rieger

By Gail Steinmann, A.V.P.
Gail Steinmann, A.V.P.

STATE OF WASHINGTON
COUNTY OF CLARK

On this 14th day of January, 2004, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared and to me known to be Michael Rieger, to me known to be the individual(s) describe in and who executed the foregoing instrument, and acknowledge that he signed the same at his own free and voluntary act and deed, for the uses and purposes therein mentioned.

STATE OF WASHINGTON
COUNTY OF CLARK

On this 28th day of January, 2004, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Gail Steinmann, to me known to be the Assistant 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.

KENNA CHRISTOPHER
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, WA
My Commission Expires: 7-1-06

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