

LOAN MODIFICATION AGREEMENT

ABBR. LEGAL: Lot 2 SP3-418
COUNTY: SKAMANIA
LOAN NUMBER: 12-000307-9
TAX NO.: 02-05-34-0-0-0908-00

This agreement made and entered into this 30th day of Jan, 2004, by and between RIVERVIEW COMMUNITY BANK (hereinafter called "Lender"), and George Smirnoff, as his separate estate, (Hereinafter called "Owner(s)")

WITNESSETH:

WHEREAS, Lender entered into an agreement and Owner(s) owed Lender the sum of One Hundred Forty Thousand Seven Hundred and 00/100 (\$140,700.00) as evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust) executed and delivered on February 21, 2003, which mortgage is duly recorded on February 28, 2003 under Auditor's File No. 147807, 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 modified to February 1, 2019. The INTEREST RATE is hereby changed effective the date of this agreement to a FIXED RATE of 5.75%. The MONTHLY PAYMENT will be \$1,155.86 beginning March 1, 2004 until Maturity at which time the entire remaining balance plus accrued interest and applicable fees will be due and payable.

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 One Hundred Thirty Nine Thousand One Hundred Ninety-two and 00/100 (\$139,192.00), all of which the undersigned promises to pay with interest at 5.75% per annum until paid and that the same shall be payable in Regular Monthly Payments of One Thousand One Hundred Fifty five and 86/100 (\$1,155.86) beginning on the 1st day of March 2004, 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: 1-29, 2004

RIVERVIEW COMMUNITY BANK
(Corporate Mortgagee)

George Smirnoff
George Smirnoff

Karen Nelson
Karen Nelson, Senior Vice President

STATE OF WASHINGTON
COUNTY OF Skamania

On this day personally appeared before me George Smirnoff to me known to be the individual(s) described in and who executed the foregoing instrument, and acknowledged that he signed the same as his own free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal
this 30 day of January, 2004.

KAREN M. NELSON
NOTARY PUBLIC
STATE OF WASHINGTON
My Commission Expires
JUNE 16, 2007

Karen Nelson
Notary Public in and for the State of Washington
Residing at: Camas
My Commission Expires: 6-16-07

STATE OF WASHINGTON
COUNTY OF CLARK

On this 29 day of January, 2004, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Karen Nelson, to me known to be the Senior 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
NOTARY PUBLIC
My Commission Expires April 15, 2005

Judith L. Ripley
Notary Public in and for the State of Washington
Residing at: Vancouver
Commission Expires: 4-15-05