

Doc # 2004152607
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Date: 04/16/2004 10:57A
Filed by: SKAMANIA COUNTY TITLE
Filed & Recorded in Official Records
of SKAMANIA COUNTY
J. MICHAEL GARVISON
AUDITOR
Fee: \$20.00

AFTER RECORDING, RETURN TO:
RIVERVIEW COMMUNITY BANK
PO BOX 1068
CAMAS, WA. 98607-0068

Servicer Loan Number: 11-001145-2
Tax Parcel Number: 03-07-36-1-0-0-29200

BALLOON LOAN MODIFICATION

(Pursuant to the terms of the Balloon Note Addendum and Balloon Rider)

This Balloon Loan Modification ("Modification"), entered into effective as of the 12 day of April, 2004, between KENNETH M WRIGHT and DEANNA L WRIGHT ("Borrower") and Riverview Community Bank ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust of Deed to Secure Debt (the "Security Instrument"), dated April 19, 1999, securing the original principal sum of U.S. \$70,500.00, and recorded in Book or Liber 134939, at page(s) , of the Records of Skamania County, Washington, on April 23, 1999; and (2) the Balloon Note bearing the same date as, and secured by, the Security Instrument, (the "Note") which covers the real and personal property described in the Security Instrument and defined in the Security Instrument as the "Property", located at: 692 Frank Johns Rd, Stevenson, WA 98648, the real property described being set forth as follows:

TRACT 292 SEC 36 T3N R7EWM

Additional legal(s) on page 2

THE SOUTH 250 FEET OF THAT PORTION OF THE WEST HALF OF THE NORTHEAST QUARTER OF THE NORTHEAST QUARTER OF SECTION 36, TOWNSHIP 3 NORTH, RANGE 7 EAST OF THE WILLAMETTE MERIDIAN, SKAMANIA COUNTY, WASHINGTON, LYING SOUTHERLY OF COUNTY ROAD NO. 2292 DESIGNATED AS THE SIMMONS ROAD AND EASTERLY OF COUNTY ROAD NO. 2029 DESIGNATED AS FRANK JOHNS ROAD AS NOW LOCATED AND ESTABLISHED.

To evidence the election by the Borrower of the Conditional Modification and Extension of Loan Terms as provided in the Balloon Note Addendum and Balloon Rider and to modify the terms of the Note and Security Instrument in accordance with such election, Borrower and Lender agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. The Borrower is the owner and occupant of Property.
2. As of the May 1, 2004 payment, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$66,362.58.
3. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 6.000% beginning May 1, 2004. The Borrower promises to make monthly payments of principal and interest of U.S. \$427.58, beginning on the 1st day of June 1, 2004 and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on May 1, 2029 (the "Modified Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification, the Borrower will pay these amounts in full on Modified Maturity Date.

The Borrower will make such payments at: Riverview Community Bank; PO Box 1068; Camas, WA 98607 or at such place as the Lender may require.

4. The Borrower will comply with all other covenants, agreements, and requirements of the Note and the Security Instrument, including without limitations, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, all the terms and provisions of the Balloon Note Addendum and Balloon Rider are forever cancelled, null and void, as of the maturity date of the Note.
5. Nothing in this Modification shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this

Modification, the Note and Security Instrument will remain unchanged and in full effect, and the Borrower and Lender will be bound by, and comply with, all of the terms and provision thereof, as amended by this Modification.

[To be signed and dated by all borrowers, endorsers, guarantors, sureties, and other parties signing the Balloon Note and Security Instrument.]

4-12-04

Kenneth M Wright

Borrower

4-12-04

Deanna L Wright

Borrower

Dated: April 15, 2004

Riverview Community Bank
(Corporate Mortgagee)

By Cheri LaBuff, Vice President

STATE OF WASHINGTON
COUNTY OF Skamania

On this day personally appeared before me KENNETH M WRIGHT and DEANNA L WRIGHT to me known to be the individuals described in and who executed the foregoing instrument, and acknowledged that they signed the same as their own free voluntary act and deed, for the uses and purposes therein mentioned.

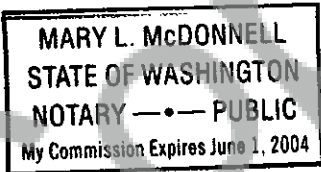
Given under my hand and official seal this 12th day of April, 2004.

Notary Public in and for the State of WA

Residing at: Stevenson

My Commission expires: 6/1/04

Mary L. McDonnell



STATE OF WASHINGTON
COUNTY OF CLARK

On this 15 day of April, 2004, 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 acknowledge 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.

Notary Public in and for the State of Washington

Residing at: VANCOUVER

Commission Expires: 4-15-05

