

LOAN MODIFICATION AGREEMENT

ABBR. LEGAL: Lot 6, Block 9, Plat of Relocated North Bonneville
LOAN NUMBER: 11-001307-8
COUNTY: Skamania
TAX NO.: 02-07-20-3-4-3400-00

This agreement made and entered into this 28th day of May, 2004, by and between RIVERVIEW COMMUNITY BANK (hereinafter called "lender"), and Bradley W Hill and Camilla S Freeman, Husband and Wife, (Hereinafter called "Owner(s)")

WITNESSETH:

WHEREAS, Lender entered into an agreement and Owner(s) owed Lender the sum of Twenty Thousand Seven Hundred and 00/100 dollars (\$20,700.00) 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 28, 1999, under Auditor's File No. 136411 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 load obligation, this loan is hereby modified and extended as follows: The MATURITY DATE is hereby extended to March 1, 2005.

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 Eight and 80/100 dollars (\$18,558.80), all of which the undersigned promises to pay with interest at 9.500% per annum until paid and that the same shall be payable in Regular Monthly Payments of One Hundred Eighty and 86/100 dollars (\$180.86) to be paid monthly beginning on the 1st day of August 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: June 2, 2004

Riverview Community Bank
(Corporate Mortgagee)

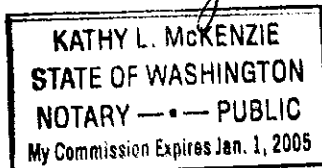
By Cheri LaBuff
Cheri LaBuff, Vice President

Bradley W Hill
Bradley W Hill
Camilla S Freeman
Camilla S Freeman

STATE OF WASHINGTON
COUNTY OF Skamania

On this day personally appeared before me Bradley W Hill and Camilla S Freeman, Husband and Wife to me known to be the individual(s) described in and who executed the foregoing instrument, and acknowledged that they signed the same as their own free and voluntary act and deed, for the uses and purposes therein mentioned.

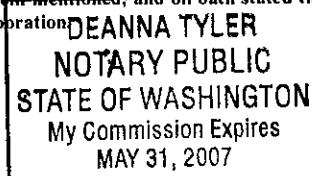
Given under my hand and official seal this 28th day of May, 2004.



Kathy L. McKenzie
Notary Public in and for the State of Washington
Residing at: Steilacoom
My Commission Expires: Jan 1, 2005

STATE OF WASHINGTON
COUNTY OF CLARK

On this 2nd day of June, 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 know 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.



Deanna Tyler
Notary Public in and for the State of Washington
Residing at: Camas
My Commission Expires: 5/31/07