

AFTER RECORDING, RETURN TO:

Bobbie  
Riverview Community Bank  
P. O. Box 1068  
Camas, WA 98607-0068

## LOAN MODIFICATION AGREEMENT

LEGAL DESCRIPTION (ABBR.): NW ¼ SEC 28 T2N R8E  
Address: 181 Old Airport Rd. Carson, WA 98610  
LOAN NUMBER #14-002597-3

County: Skamania  
TAX NUMBER # 03-08-28-2-0306-00

This agreement made and entered into this 30<sup>th</sup> day of July, 2004, by and between RIVERVIEW COMMUNITY BANK (hereinafter called "Lender"), and Garry E. Griffith and Lynn M. Griffith, husband and wife (Hereinafter called "Owner(s)").

### WITNESSETH:

WHEREAS, Lender entered into an agreement and Owner(s) owed Lender the sum of Fifty Five Thousand and no/100 (\$55,000.00) as evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust) executed and delivered on September 23, 2003, which mortgage is duly recorded on October 10, 2003 under Auditor's File No. #150671 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 on the part of the owner, The Construction Maturity Date is hereby extended to February 1, 2005. Consequently, the monthly payment is hereby extended to March 1, 2005.

WHEREAS, the parties desire to restate the modified terms of said loan so that there shall be no misunderstanding of the matter; all other terms and conditions remain unchanged.

\* Subject to Terms of Note

Dated: August 2, 2004

RIVERVIEW COMMUNITY BANK  
(Corporate Mortgagee)

Garry E. Griffith  
Garry E. Griffith

Lynn M. Griffith  
Lynn M. Griffith

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

STATE OF WASHINGTON  
COUNTY OF Skamania

On this 30<sup>th</sup> day of July, 2004, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Garry E. Griffith and Lynn M. Griffith, 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.

STATE OF WASHINGTON  
COUNTY OF CLARK

On this 2<sup>nd</sup> day of August, 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 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.

KATHY L. MCKENZIE  
STATE OF WASHINGTON  
NOTARY PUBLIC  
My Commission Expires Jan. 1, 2005

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

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  
My Commission Expires: 7-1-06