

LOAN MODIFICATION AGREEMENT

ABBR. LEGAL: Lots 2-9, Block 1, Lots 1-6 Block 2 Stevenson Park Addition
LOAN NUMBER: 11-000414-3
COUNTY: Skamania
TAX NO.: 03-07-36-2-4-0700-00

This agreement made and entered into this 20th day of August, 2004, by and between RIVERVIEW COMMUNITY BANK (hereinafter called "lender"), and VanPelt & VanPelt Construction, Inc., (Hereinafter called "Owner(s)")

WITNESSETH:

WHEREAS, Lender entered into an agreement and Owner(s) owed Lender the sum of Two Hundred Seventy Thousand and 00/100 dollars (\$270,000.00) as evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust) executed and delivered on May 5, 1998, which mortgage is duly recorded on May 15, 1998 under Auditor's File No. 131577 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 August 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 One Hundred Twenty Six Thousand Eighty Three and 04/100 dollars (\$126,083.04), all of which the undersigned promises to pay with interest at 6.000% per annum until paid and that the same shall be payable in Regular Monthly Payments of One Thousand Six Hundred Sixty Four and 62/100 dollars (\$1,664.62) to be paid monthly beginning on the 1st day of September 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: 8-20, 2004

VanPelt & VanPelt Construction, Inc.

Riverview Community Bank
(Corporate Mortgagee)

Shawn B VanPelt, Agent

By Cheri LaBuff
Cheri LaBuff, Vice President

Shawn B VanPelt

STATE OF WASHINGTON
COUNTY OF Skamania

On this 20th day of August, 2004, before me the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Shawn B VanPelt to me know to be the Agent of VanPelt & VanPelt Construction, Inc., 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 he 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 L. McKenzie
Notary Public in and for the State of Washington
Residing at Stevenson
My Commission Expires: Jan 1, 2005

STATE OF WASHINGTON
COUNTY OF CLARK

On this 20th day of August, 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
STATE OF WASHINGTON
My Commission Expires
MAY 31 2007

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