

SK
LOAN MODIFICATION AGREEMENT

ABBR. LEGAL: SE 1/4 Sec 17, T3N R8E
LOAN NUMBER: 11-001295-5
COUNTY: Skamania
TAX NO.: 03-08-17-4-0-3202-00

This agreement made and entered into this 23rd day of December, 2004, by and between RIVERVIEW COMMUNITY BANK (hereinafter called "lender"), and Kelly G Govro, (Hereinafter called "Owner(s)")

WITNESSETH:

WHEREAS, Lender entered into an agreement and Owner(s) owed Lender the sum of Thirty Six Thousand and 00/100 dollars (\$36,000.00) as evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust) executed and delivered on August 26, 1999, which mortgage is duly recorded on August 30, 1999, under Auditor's File No. 136152 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, this loan is hereby modified and extended as follows: The MATURITY DATE is hereby extended to February 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 Thirty One Thousand Five Hundred Two and 13/100 dollars (\$31,502.13), all of which the undersigned promises to pay with interest at *8.750% per annum until paid and that the same shall be payable in Regular Monthly Payments of Three Hundred Eighteen and 14/100 dollars (\$318.14) to be paid monthly beginning on the 1st day of January 2005, 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: January 4, 2004

Riverview Community Bank
(Corporate Mortgagee)

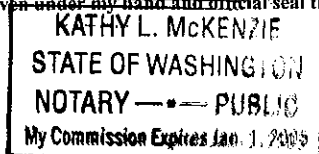
Kelly G Govro
Kelly G Govro

By Cheri LaBuff
Cheri LaBuff, Vice President

STATE OF WASHINGTON
COUNTY OF Skamania

On this day personally appeared before me Kelly G Govro 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.

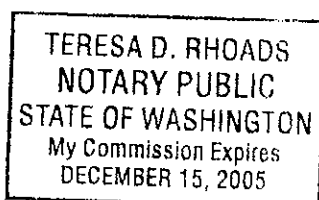
Given under my hand and official seal this 23rd day of December, 2004.



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 4th day of January, 2005, 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 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.



Teresa D. Rhoads
Notary Public in and for the State of Washington
Residing at: Clark Co
My Commission Expires: 12.15.05