

After recording, return to:
Riverview Community Bank
Attention: Kenna
P.O. Box 1068
Camas, WA 98607-1068

LOAN MODIFICATION AGREEMENT

Legal Description: Lot 1, of SP3-313
Address: Lot 1 Kanaka Creek Rd Carson WA 98610
LOAN NUMBER: 14-002945-4

County: Skamania
TAX NUMBER: 03-07-25-2-0-0120-00

This agreement made and entered into this 15th day of June, 2005, by and between RIVERVIEW COMMUNITY BANK (hereinafter called "Lender"), and Gregory A. Robertson a single man (Hereinafter called "Owner(s)")

WITNESSETH:

WHEREAS, Lender entered into an agreement and Owner(s) owed Lender the sum of One Hundred Thirty Thousand Five Hundred and 00/100 dollars, (\$130,500.00) as evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust) executed and delivered on August 27, 2004, which mortgage is duly recorded on August 31, 2004 under Auditor's File No. #2004154276 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:

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/or extended as follows: The Construction Maturity Date is here by changed to January 1, 2006. Consequently, the monthly payment is hereby changed to begin February 1, 2006. With the new maturity date: January 1, 2036. NOTWITHSTANDING, all other terms and conditions remain unchanged.

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 Eight Nine Thousand Eight Hundred Fifty Nine and 79/100 dollars, (\$89,859.79) together with the unused commitment amount of Forty Thousand Six Hundred Forty and 21/100 dollars, (\$40,640.21) all of which the undersigned promises to pay with interest at 4.75% in accordance with Section 4 of the Adjustable Rate Note per annum until paid and that the same shall be payable in Interest Only Payments, 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: 6/16/2005

RIVERVIEW COMMUNITY BANK
(Corporate Mortgages)

Gregory A. Robertson
Gregory A. Robertson

STATE OF WASHINGTON
COUNTY OF Skamania

On this 15th day of June, 2005, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared before me Gregory A. Robertson known to be the individual(s) described in and who executed the foregoing instrument, and acknowledged that he signed the same at his own free and voluntary act and deed, for the uses and purposes therein mentioned.

KATHY L. MCKENZIE
NOTARY PUBLIC
STATE OF WASHINGTON
My Commission Expires
JANUARY 01, 2009

Kathy L. McKenzie
Notary Public in and for the State of Washington
Residing at: Steensson
My Commission Expires: Jan. 1, 2009

By David F. Camp V.P.
STATE OF WASHINGTON
COUNTY OF CLARK

On this 16th day of June, 2005, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared David F. Camp, 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 he is authorized to execute the said instrument and that the seal affixed is the corporate seal of said corporation.

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