

AFTER RECORDING, RETURN TO:
RIVERVIEW COMMUNITY BANK
PO BOX 1068
CAMAS, WA, 98607-0068

Freddie Mac Loan Number: 628537611
Servicer Loan Number: 11-000836-7
Tax Parcel Number: 01-05-06-4-0-0400-00

BALLOON LOAN MODIFICATION

(Pursuant to the terms of the Balloon Note Addendum and Balloon Rider)

**TWO ORIGINAL BALLOON LOAN MODIFICATIONS MUST BE EXECUTED BY THE BORROWER:
ONE ORIGINAL IS TO BE FILED WITH THE BALLOON NOTE AND
ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE THE SECURITY INSTRUMENT IS
RECORDED**

This Balloon Loan Modification ("Modification"), entered into effective as of the 21st day of August, 2005, between Wilford Allen Faler, Wilford E. Faler, Ladinea J Faler ("Borrower") and Riverview Community Bank ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust of Deed to Secure Debt (the "Security Instrument"), dated September 18, 1998, securing the original principal sum of U.S. \$102,400.00, and recorded in Book or Liber 181, at page(s) 496-507, of the Real Estate Land Records of Skamania County, Washington, on 09/21/1998; and (2) the Balloon Note bearing the same date as, and secured by, the Security Instrument, (the "Note") which covers the real and personal property described in the Security Instrument and defined in the Security Instrument as the "Property", located at: 12 Martin Road, Washougal, WA 98671, the real property described being set forth as follows: Legal Description (abbreviated): #400 SEC 6, T 1 N, R 5 EWM

EXHIBIT "A"

The West half of the West half of the Southwest quarter of the Southeast quarter of Section 6, Township 1 North, Range 5 East of the Willamette Meridian, Skamania County, Washington.

EXCEPTING THEREFROM THE FOLLOWING:

- A. The North 462 feet.
- B. The South 264 feet.
- C. That portion conveyed to Skamania County by instrument recorded May 1, 1974, in Book 66, page 650, Skamania County Deed Records.

To evidence the election by the Borrower of the Conditional Modification and Extension of Loan Terms as provided in the Balloon Note Addendum and Balloon Rider and to modify the terms of the Note and Security Instrument in accordance with such election, Borrower and Lender agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. The Borrower is the owner and occupant of Property.
2. As of October 1, 2005, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$92,324.39.
3. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 6.375% beginning October 1, 2005. The Borrower promises to make monthly payments of principal and interest of U.S. \$638.38, beginning on the 1st day of November 1, 2005 and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on October 1, 2028 (the "Modified Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification, the Borrower will pay these amounts in full on Modified Maturity Date.
The Borrower will make such payments at: Riverview Community Bank; PO Box 1068; Camas, WA 98607 or at such place as the Lender may require.
4. The Borrower will comply with all other covenants, agreements, and requirements of the Note and the Security Instrument, including without limitations, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other

payments that the Borrower is obligated to make under the Security Instrument; however, all the terms and provisions of the Balloon Note Addendum and Balloon Rider are forever cancelled, null and void, as of the maturity date of the Note.

5. Nothing in this Modification shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Modification, the Note and Security Instrument will remain unchanged and in full effect, and the Borrower and Lender will be bound by, and comply with, all of the terms and provision thereof, as amended by this Modification.

[To be signed and dated by all borrowers, endorsers, guarantors, sureties, and other parties signing the Balloon Note and Security Instrument.]

8/26/05
Date

Wilford A Faler
Wilford Allen Faler Borrower

8/26/05
Date

Wilford E Faler
Wilford E Faler Borrower

8/26/05
Date

Ladinea J Faler
Ladinea J Faler Borrower

Riverview Community Bank
(Corporate Mortgagee)

Dated: August 26, 2005

By Cheri LaBuff
Cheri LaBuff, Vice President

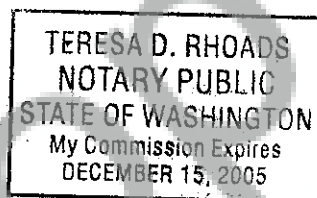
STATE OF Washington

COUNTY OF Skamania

On this day personally appeared before me Wilford Allen Faler, Wilford E. Faler, Ladinea J Faler to me known to be the individuals described in and who executed the foregoing instrument, and acknowledged that they signed the same as their own free voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 26 day of August, 2005.

Teresa D Rhoads
Notary Public in and for the State of WA
Residing at: Clark CO
My Commission expires: 12.15.05



STATE OF WASHINGTON
COUNTY OF CLARK

On this 26 day of August, 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 acknowledge 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
Commission Expires: 12.15.05

