

LOAN MODIFICATION AGREEMENT

ABBR. LEGAL: NW 1/4 Sec 36 T3N R7E
COUNTY: Skamania
LOAN NUMBER: 11-000996-9
TAX NO.: 03-07-36-2-0-1304-00

This agreement made and entered into this 35th day of November, 2005, by and between RIVERVIEW COMMUNITY BANK (hereinafter called "Lender"), and Richard J Keith and Anna M Keith, (Hereinafter called "Owner(s)")

WITNESSETH:

WHEREAS, Lender entered into an agreement and Owner(s) owed Lender the sum of One Hundred Ten Thousand Three Hundred and 00/100 dollars (\$110,300.00), as evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust) executed and delivered on May 20, 1998, which mortgage is duly recorded on May 22, 1998 under Auditor's File No. 131667, 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 has been modified as follows: The MATURITY DATE is hereby modified to December 1, 2028. In addition the INTEREST RATE is hereby changed to 6.500%. The MONTHLY PAYMENT is hereby changed to \$692.02 until maturity at which time the entire remaining balance plus accrued interest and applicable fees will be due and payable.

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 Ninety Eight Thousand Nine Hundred Ninety Two and 02/100 dollars (\$98,992.02), all of which the undersigned promises to pay with interest at *6.500% per annum until paid and that the same shall be payable in Regular Monthly Payments of \$692.02 beginning on the 1st day of January 2006, 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: December 1, 2005

RIVERVIEW COMMUNITY BANK
(Corporate Mortgagee)

By Cheri LaBuff
Cheri LaBuff, Vice President

Richard J Keith

Anna M Keith

STATE OF WASHINGTON
COUNTY OF Skamania

On this day personally appeared before me Richard J Keith and Ann M Keith to me known to be the individual(s) described in and who executed the foregoing instrument, and acknowledged that they signed the same as their own free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal

this 35th day of November, 2005.

KATHY L. MCKENZIE
NOTARY PUBLIC
STATE OF WASHINGTON
My Commission Expires
JANUARY 17, 2009

Notary Public in and for the State of Washington

Residing at: Stevenson

My Commission Expires: Jan 1, 2009

STATE OF WASHINGTON
COUNTY OF CLARK

On this 1st day of December, 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
STATE OF WASHINGTON
My Commission Expires
DECEMBER 15, 2008

Notary Public in and for the State of Washington

Residing at: Clark Co.

My Commission Expires: 12-15-05