

Doc # 2006162821  
Page 1 of 1  
Date: 08/31/2006 09:26A  
Filed by: SKAMANIA COUNTY TITLE  
Filed & Recorded in Official Records  
of SKAMANIA COUNTY  
J. MICHAEL GARVISON  
AUDITOR  
Fee: \$32.00

After Recording Return to:  
Riverview Community Bank  
Attn: Loan Servicing Dept  
PO Box 872290  
Vancouver, WA 98687-2290

## LOAN MODIFICATION AGREEMENT

Legal Description: SW ¼ SEC 27 T2N R6E  
Address: 171 Tucker Rd. Skamania WA 98648  
LOAN NUMBER: 140033365  
County: Skamania  
TAX NUMBER: 02-06-27-3-0-0105-00  
This agreement made and entered into this 25th day of July, 2006, by and between RIVERVIEW COMMUNITY BANK (hereinafter called "Lender"), and Mark Hinchliff and Kristina Hinchliff, husband and wife (Hereinafter called "Owner(s)")

### WITNESSETH:

WHEREAS, Lender entered into an agreement and Owner(s) owed Lender the sum of Three Hundred Nineteen Thousand Two Hundred and 00/100 dollars, (\$319,200.00) as evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust) executed and delivered on September 28, 2005, which mortgage is duly recorded on October 6, 2005 under Auditor's File No. #2005158995 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 September 1, 2006. Consequently, the monthly payment is hereby changed to begin October 1, 2006. With the new maturity date: September 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 Two Hundred Twenty Three Thousand Six Hundred Eight and 18/100 dollars, (\$223,608.18) together with the unused commitment amount of Ninety Five Thousand Five Hundred Ninety One and 82/100 dollars, (\$95,591.82) 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 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

  
Mark Hinchliff  
  
Kristina Hinchliff

STATE OF WASHINGTON  
COUNTY OF CLARK Skamania

On this 25th day of July, 2006, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared before me Mark Hinchliff and Kristina Hinchliff known to be the individual(s) described in and who executed the foregoing instrument, and acknowledged that they have signed the same at their 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

  
Notary Public in and for the State of Washington  
Residing at: Stevenson  
My Commission Expires: Jan 1, 2009


Dated: July 25, 2006  
RIVERVIEW COMMUNITY BANK  
(Corporate Mortgagee)

By   
DeAnn Tyler A.V.P.

STATE OF WASHINGTON  
COUNTY OF CLARK

On this 25th day of July, 2006, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared DeAnn Tyler, to me known to be the Assistant 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.

KENNA CHRISTOPHER  
NOTARY PUBLIC  
STATE OF WASHINGTON  
My Commission Expires  
JULY 1, 2010

  
Notary Public in and for the State of Washington  
Residing at: Washouga  
My Commission Expires: 7-1-2010