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Page 1 of 1
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Filed by: SKAMANIA COUNTY TITLE
Filed & Recorded in Official Records
of SKAMANIA COUNTY
SKAMANIA COUNTY AUDITOR
J MICHAEL GARVISON
Fee: \$32.00

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

502 **LOAN MODIFICATION AGREEMENT**

Legal Description: NW ¼ SEC 22 T3N R10E
Address: 411 Schoolhouse Rd., Underwood, WA 98651
LOAN NUMBER: 14-003360-5

County: Skamania
TAX NUMBER: 03-10-22-0-0-0600-00

This agreement made and entered into this 31st day of August, 2006, by and between RIVERVIEW COMMUNITY BANK (hereinafter called "Lender"), and Mark R. Keen and Berta Romio, 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, (\$345,000.00) as evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust) executed and delivered on November 14, 2005, which mortgage is duly recorded on November 18, 2005 under Auditor's File No. #2005159559 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 hereby changed to November 1, 2006. Consequently, the monthly payment is hereby changed to begin December 1, 2006. With the new maturity date: November 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 Nine Thousand Five Hundred Ninety Nine and 09/100 dollars, (\$229,599.09) together with the unused commitment amount of One Hundred Fifteen Thousand Four Hundred and 91/100 dollars, (\$115,400.91) all of which the undersigned promises to pay with interest at 6.875% 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 R. Keen
Mark R. Keen

Berta Romio
Berta Romio

STATE OF WASHINGTON
COUNTY OF SKAMANIA

On this 31st day of August, 2006, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared before me Mark R. Keen and Berta Romio 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

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

Dated: September 8, 2006
RIVERVIEW COMMUNITY BANK
(Corporate Mortgagee)

By DeAnn Tyler A. V.P.
DeAnn Tyler A. V.P.

STATE OF WASHINGTON
COUNTY OF CLARK

On this 8 day of September, 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.

NOTARY PUBLIC
TERESA D. RHOADS
STATE OF WASHINGTON
My Commission Expires Dec. 15, 2009

Teresa D. Rhoads
Notary Public in and for the State of Washington
Residing at: Clark CO
My Commission Expires: 12-15-09