

MODIFICATION OF MORTGAGE

THIS AGREEMENT, made and entered into this 19th day of March, 19 79,
by and between RONALD M. STEIN and SUZANNE STEIN, husband and wife,

hereinafter called the "Mortgagor", and WESTERN BANK, Coos Bay, Oregon, an Oregon banking corporation, herein
after called the "Mortgagee":

WITNESSETH: On or about the 20th day of September, 19 78, the Mortgagor(s) did
make, execute and deliver to the Mortgagee their certain promissory note in the sum of \$ 15,000.00, payable
in monthly installments with interest at the rate of 11.75 % per annum. For the purpose of securing the payment
of said promissory note, the Mortgagor(s) did make, execute and deliver to the Mortgagee, their certain mortgage
bearing date of September 20, 19 78, conveying to the Mortgagee therein named the following
described real property, situate in the County of Klamath, State of Oregon, to-wit:

Lot 1, Block 8, THIRD ADDITION TO SUNSET VILLAGE

which mortgage was duly recorded in the Records of Mortgages of said county and state.

There is now due and owing upon the promissory note aforesaid, the principal sum of Fifteen Thousand
and no/100ths (\$15,000.00) DOLLARS,

together with accrued interest thereon, and the Mortgagor(s) desire a modification of the terms of payment thereof, to
which the Mortgagee is agreeable on the terms and conditions hereinafter stated and not otherwise.

NOW THEREFORE, in consideration of the premises and of the promises and agreements hereinafter contained,
the parties hereto do hereby agree that the balance now due and owing on the promissory note hereinabove described
shall be and is payable in monthly installments of Fifteen Thousand and no/100ths

(\$15,000.00) DOLLARS each, plus
interest on the unpaid balance at the rate of 12.00 % per annum. The first installment shall be and is payable on
the day of, 19, and each installment on the day of each

month thereafter until the principal and interest are fully paid, except that the final payment of principal and interest if
not sooner paid, shall be due and payable on the 17th day of July, 19 79. If any of
said installments of either principal or interest are not so paid, the entire balance then owing shall, at the option of the
Mortgagee or its successors in interest, become immediately due and payable without notice.

Except as herein modified in the manner and on the terms and conditions hereinabove stated, the said promissory
note and mortgage shall be and remain in full force and effect, with all the terms and conditions of which the
mortgagor(s) do agree to comply in the same manner and to the same extent as though the provisions thereof were in
all respects incorporated herein and made a part of this agreement.

IN WITNESS WHEREOF, the Mortgagor(s) have hereunto set their hand(s) and seal(s) and the Mortgagee has
caused these presents to be executed on its behalf by its duly authorized representative this day and year first herein
above written.

Return to:
Western Bank
Klamath Falls Branch
P. O. Box 669
Klamath Falls, OR 97601

Ronald M. Stein
Ronald M. Stein

Suzanne Stein
Suzanne Stein

Klamath Falls
Klamath Falls

Branch

Western Bank

By [Signature]

STATE OF OREGON,

County of Klamath

SS.

FORM NO. 23 — ACKNOWLEDGMENT
STEVENS-NESS LAW PUB. CO., PORTLAND, ORE.

7485

BE IT REMEMBERED, That on this 3rd day of April, 19 79, before me, the undersigned, a Notary Public in and for said County and State, personally appeared the within named Ronald M. Stein and Suzanne Stein, husband and wife,

known to me, to be the identical individual s described in and who executed the within instrument and acknowledged to me that they executed the same freely and voluntarily.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal the day and year last above written.

Notary Public for Oregon.
My Commission expires 6-20-79

FORM No. 24 — ACKNOWLEDGMENT — CORPORATION

STEVENS-NESS LAW PUB. CO., PORTLAND, ORE.

STATE OF OREGON,

County of Klamath

SS.

before me appeared Shirlie A. Rainwater On this 3rd day of April, 19 79,

duly sworn, did say that he, the said Shirlie A. Rainwater, known to me personally known, who being is the ~~President and the only~~ Real Estate Loan Officer of Western Bank, Klamath Falls Branch the within named Corporation, and that the seal affixed to said instrument is the corporate seal of said Corporation, and that the said instrument was signed and sealed in behalf of said Corporation by authority of its Board of Directors, and Shirlie A. Rainwater ~~xxx~~ acknowledge said instrument to be the free act and deed of said Corporation.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal the day and year last above written.

My Commission expires 2-9-82

STATE OF OREGON; COUNTY OF KLAMATH; ss.

Filed for record at request of Western Bank

this 5th day of April A. D. 1979 at 1:47 clock P. M., and

fully recorded in Vol. M79, of Mortgages on Page 7484

W. D. MILNE, County Clerk

Fee \$6.00