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EXTENSION OF MORTGAGE

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THIS AGREEMENT entered into the 24th day of May, 1979, by and between
Richard L. and Jacqueline Heden, hereinafter referred to as Mortgagor, and
OREGON TELCO CREDIT UNION, an Oregon Corporation, hereinafter referred to as Mortgagee;

WITNESSETH:

WHEREAS, Mortgagor executed and delivered to Mortgagee a real property mortgage
dated the 9th day of May, 1974, and recorded May 21, 1974, 12:11, in Book 874,
Page 6348, mortgage/records of KLAMATH County, Oregon; and

WHEREAS, it is the desire of said Mortgagor to extend the said mortgage, and

WHEREAS, Mortgagee is willing to extend said mortgage to May 14, 1989;

NOW THEREFORE, it is hereby agreed by and between the parties as follows:

1. Said mortgage shall be and is hereby extended to May 14, 1989.

2. All Terms and conditions as set forth in the mortgage executed by
Mortgagor dated the 9th day of May, 1974, shall remain in full force and
effect with the exception of monthly payments which shall be reduced to 41.27.

IN WITNESS WHEREOF, the parties have executed this Extension in duplicate the
day and year first hereinabove written.

Richard L. Heden
Richard L. Heden

Jacqueline L. Heden
Jacqueline L. Heden

STATE OF OREGON

County of Klamath
May 24, 1979, 1979, Personally appeared Richard L. Heden and
and Jacqueline L. Heden, above named, and acknowledged the
foregoing instrument to be their free and voluntary act and deed.

Before me:

Lu Nelson
Notary Public for Oregon
My Commission Expires: 2-3-83

Done by order of the Board of Directors, of said corporation this 24th day of
May, 1979.

OREGON TELCO CREDIT UNION

BY Wayne R. Gaylin President

BY Paula Vrooman Secretary

State of Oregon
County of Multnomah on this 24th day of May, 1979, before me appeared Wayne R. Gaylin
Gaylin and Paula Vrooman both to me personally known, who being duly sworn, did say that
he is the President, and she is the Secretary of Oregon Telco Credit Union the
within named Corporation, and that the said instrument was signed in behalf of said
Corporation by authority of its Board of Directors and Wayne R. Gaylin and
Paula Vrooman acknowledged said instrument to be the free act and deed of said
Corporation.

Before Me:

Lisa J. Kennedy
Expires: 11-22-83

return
Oregon Telco
2129 S.W. 4th Ave
Portland, OR 97201

13244

STATE OF OREGON; COUNTY OF KLAMATH; ss.

Filed for record at request of Transamerica Titel Co.

this 6th day of June A. D. 1979 at 3:25 o'clock P. M., on

duly recorded in Vol. 479, of Mortgages on Page 13243

Wm. D. MILNE, County Clerk.

Fee \$6.00

By Bernetha H. Hetch