

THIS AGREEMENT, made and entered into this 20TH day of September, 19 79
by and between WARREN GENE ADAMS, a married man,

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

WITNESSETH: On or about the 3rd day of March, 19 78, the Mortgagor(s) did make, execute and deliver to the Mortgagee their certain promissory note in the sum of \$ 11,349.36, payable in monthly installments with interest at the rate of 12.41 % 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 March 3, 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 3, ORIGINAL PLAT OF KLAMATH RIVER ACRES, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

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 Six Thousand
Eight Hundred and no/100ths (\$ 6,800.00) 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 One Hundred Fifty One and 27/100ths----- (\$ 151.27) DOLLARS each, including interest on the unpaid balance at the rate of 12.00 % per annum. The first installment shall be and is payable on the 10th day of November, 19 79, and a like installment on the 10th 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 10th day of October, 19 84. 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.

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

Warren Gene Adams
+ Judith E. Adams
Klamath Falls Branch
Western Bank
By Shirley A. Smith
Real Estate Loan Officer

N-137 2-75

BY Wm. D. Milne, County Clerk
 Date Feb 27, 1900
 Filed for Record on Page 2292
 General Order A.D. 10-59 at 10:52 A.M. and duly recorded in Vol. 119
 of the County Records.

STATE OF OREGON,

County of Klamath

} ss.

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

22596

BE IT REMEMBERED, That on this 20th day of September, 19 79,
before me, the undersigned, a Notary Public in and for said County and State, personally appeared the within
named Judith E. Adams, a married woman,

known to me to be the identical individual described in and who executed the within instrument and
acknowledged to me that she 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.

[Signature]
Notary Public for Oregon.

My Commission expires 6-20-83

STATE OF OREGON,

County of Klamath

} ss.

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

BE IT REMEMBERED, That on this 21st day of September, 19 79,
before me, the undersigned, a Notary Public in and for said County and State, personally appeared the within
named Warren Gene Adams, a married man,

known to me to be the identical individual described in and who executed the within instrument and
acknowledged to me that he 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.

[Signature]
Notary Public for Oregon.

My Commission expires 6-20-83

FORM NO. 24 — ACKNOWLEDGMENT — CORPORATION.

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

STATE OF OREGON,

County of Klamath

} ss.

On this 21st day of September, 19 79,
before me appeared Shirley A. Rainwater

both to me personally known, who being

duly sworn, did say that she, the said Shirley A. Rainwater,
is the ~~President and has the said~~ Real Estate Loan Officer
is the ~~Secretary~~ of Western Bank, Klamath Falls Branch,
the within named Corporation, and that the seal affixed to said instrument is the corporate seal of said Corpora-
tion, and that the said instrument was signed and sealed in behalf of said Corporation by authority of its Board
of Directors, and Shirley A. Rainwater
acknowledges 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.

[Signature]
Notary Public for Oregon.

My Commission expires

STATE OF OREGON; COUNTY OF KLAMATH; ss.

I hereby certify that the within instrument was received and filed for record on the 24th day of
September A.D., 19 79 at 10:25 o'clock A M., and duly recorded in Vol M79,
of Mortgages on Page 22595.

FEE \$7.00

WM. D. MILNE, County Clerk

By *[Signature]* Deputy