

THIS AGREEMENT, made and entered into this 20th day of June, 19 84, by and between EDWARD ZAROSINSKI and DARLENE ZAROSINSKI, husband and wife,

hereinafter called the "Borrower(s)" and WESTERN BANK, an Oregon banking corporation, hereinafter called the "Bank":

WITNESSETH: On or about the 22nd day of December, 19 83, the Borrower(s) (or the original maker(s) if the Borrower is an assignee of record) did make, execute and deliver to the Bank that certain promissory note in the sum of \$ 49,994.96 payable in monthly installments with interest at the rate of 13.00 % per annum. For the purpose of securing the payment of said promissory note, the Borrower(s) (or the original maker(s) if the Borrower is an assignee of record) did make, execute and deliver to the Bank their certain Mortgage or Trust Deed, hereinafter called a "Security Instrument" bearing date of December 22, 19 83, conveying the following described real property, situate in the County of Klamath State of Oregon to-wit: Western Bank Prime plus 2% adjusted quarterly on the last day of each calendar quarter Lots 21, 22 and 23 in LAKESHORE GARDENS, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

MOUNTAIN TITLE COMPANY, INC. has recorded this instrument by request as an accommodation only, and has not examined it for regularity and sufficiency or as to its effect upon the title to any real property that may be described therein.

which Security Instrument was duly recorded in the records of said county and state.

There is now due and owing upon the promissory note aforesaid, the principal sum of Forty Nine Thousand Nine Hundred Ninety Four and 96/100ths DOLLARS (\$49,994.96), together with the accrued interest thereon, and the Borrower(s) desire a modification of the terms of payment thereof, to which the Bank 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 DOLLARS (\$806.92) each, including interest on the unpaid balance at the rate of 14.50 % per annum. The first installment shall be and is payable on the 20th day of July, 19 84, and a like installment shall be and is payable on the 20th 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 20th day of June, 19 85. If any of said installments or either principal or interest are not so paid, the entire balance then owing shall, at the option of the Bank 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 herein stated, the said promissory note and Security Instrument shall be in full force and effect, with all the terms and conditions of which the Borrower(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 Borrower(s) have hereunto set their hand(s) and seal(s) and the Bank has caused these presents to be executed on its behalf by its duly authorized representative this day and year first hereinabove written.

Edward Zarosinski  
Edward Zarosinski  
Signature of Borrower

WESTERN BANK

Darlene Zarosinski  
Darlene Zarosinski  
Signature of Borrower

Klamath Falls Branch  
By [Signature]  
Vice Pres. Authorized Signature and Manager

State of OREGON

County of Klamath

Personally appeared the above named Edward Zarosinski and Darlene Zarosinski, husband and wife,

and acknowledged the foregoing instrument to be their voluntary act and deed. Before me:

Return to: Western Bank

Klamath Falls Branch

P. O. Box 669

Klamath Falls, OR 97601

[Signature]  
Notary Public for Oregon  
My commission expires 2-9-86

RE-28 5/80

STATE OF OREGON: COUNTY OF KLAMATH:ss

I hereby certify that the within instrument was received and filed for record on the 22nd day of June A.D., 19 84 at 3:43 o'clock P M, and duly recorded in Vol M84, of Mortgages on page 10538.

Fee: \$ 4.00

EVELYN BIEHN, COUNTY CLERK

by: [Signature], Deputy