

THIS AGREEMENT, made and entered into this 11th day of June, 19 87, by and between ENVER BOZGOZ and DIANE BOZGOZ, an estate in fee simple as tenants by the entirety.

hereinafter called the "Borrower(s)" and WESTERN BANK, an Oregon banking corporation, hereinafter called the "Bank":
 WITNESSETH: On or about the 8th day of August, 19 84, 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 \$ 21,225.84 payable in monthly installments with interest at the rate of 14.00 % 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 August 8, 19 84, conveying the following described real property, situate in the County of Klamath, State of Oregon, to-wit:

Lot 31, Skyline View, according to the official plat thereof on file in the office of the County Clerk, Klamath County, Oregon.

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 Sixteen Thousand Nine Hundred Twenty Nine and 59/100 DOLLARS (\$ 16,929.59), 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 Three Hundred Eighty Six and 60/100 DOLLARS (\$ 386.60) each, incl. ing interest on the unpaid balance at the rate of 11.50 % per annum. The first installment shall be and is payable on the 13th day of July, 19 87, and a like installment shall be and is payable on the 13th 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 13th day of June, 19 92. 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.

Enver Bozgoz Signature of Borrower

Diane Bozgoz Signature of Borrower

WESTERN BANK

Klamath Falls Branch

By C. Marshall Authorized Signature
 C. Marshall

State of Oregon

County of Klamath ss:

Personally appeared the above named Enver Bozgoz and Diane Bozgoz

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

RETURN TO:

Western Bank

P.O. Box 1438

Coos Bay, OR 97420

Notary Public for Oregon

My commission expires 2-26-91

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Enver Bozgoz and Diane Bozgoz of June A.D., 19 87 at 1:32 o'clock P M., and duly recorded in Vol. 1787 day of June on Page 10404 of Mortgages

FEE \$5.00

EVELYN BIEHN

By Bernetha A. Helich County Clerk

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