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Recording Requested By and  
When Recorded Return to:

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THE TRAVELERS INSURANCE COMPANY  
Real Estate Investment Department  
4 Orinda Way, Suite 200A  
Orinda, California 94563

Attention: Legal Unit

K-39597

MEMORANDUM  
MODIFICATION AGREEMENT

Loan Number 190220-4

6-26, 1987

1. The undersigned Borrower(s), hereinafter referred to as ("Borrowers"), and THE TRAVELERS INSURANCE COMPANY, a Connecticut corporation, hereinafter referred to as ("Lender"), hereby refer to the following described promissory note, hereinafter referred to as ("Note"), dated June 12, 1967 in the original principal amount of \$250,000.00, and assumed by Borrower by Assumption Agreement dated January 29, 1983, secured by a Mortgage or Deed of Trust, recorded on June 28, 1967, in Book M-67, page 4867, of the Official Records of Klamath County, State of Oregon; and agree that such Note is modified upon the terms and conditions set forth in that certain Modification Agreement between the undersigned of even date.
2. Said Modification Agreement is by this reference incorporated herein and made a part hereof.
3. In all other respects, said Note, Mortgage or Deed of Trust and all other instruments securing said Note remain in full force and effect and the modifications herein referred to are subject to all of the conditions and covenants expressed in said Note, Mortgage or Deed of Trust and other security instruments.

Lender:

THE TRAVELERS INSURANCE COMPANY,  
a Connecticut corporation

By: Emil A. Schmitt  
Emil A. Schmitt

Its: Regional Vice President

By: Neil Hamilton  
Neil Hamilton

Its: Assistant Secretary

Borrowers:

Cameron A. Curtiss  
Cameron A. Curtiss

Deanna E. Curtiss  
Deanna E. Curtiss

<Notarials Attached>

MJS/tmt  
C:\S2.6

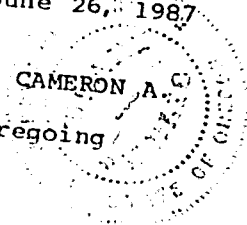
NOTORIZATION FOR MEMORANDUM MODIFICATION AGREEMENT

13223

STATE OF OREGON     )  
                          ) ss.  
County of Klamath )

June 26, 1987

Before me personally appeared the above-named CAMERON A. CURTISS and DEANNA E. CURTISS, and acknowledged the foregoing instrument to be their voluntary act and deed.



*G. M. Let.*  
\_\_\_\_\_  
NOTARY PUBLIC FOR OREGON  
My Commission Expires: 11-3-88

13224

STATE OF CALIFORNIA )  
 )  
 )  
 COUNTY OF CONTRA COSTA )

Loan# 190220-4

ss.

FOR CORPORATE ACKNOWLEDGEMENT

On July 8, 1987

, before me, the undersigned,

a Notary Public in and for said County and State, personally appeared

Emil A. Schmitt

known to me to be the Regional

Vice President

of The Travelers Insurance Company,

and Neil Hamilton

the Assistant Secretary

of the corporation that executed the

within instrument, and known to me to be the persons who executed the

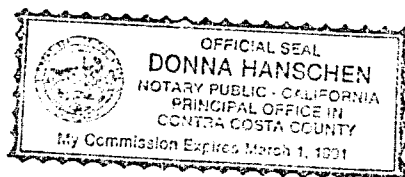
within instrument on behalf of the corporation therein named, and

acknowledged to me that such corporation executed the within instrument

pursuant to its by-laws or a resolution of its board of directors.

WITNESS my hand and official seal.

(seal)



Signature: Donna Hanschen  
 Notary Public in and for the  
 State of California,  
 County of Contra Costa

My Commission Expires: 3-1-91

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Klamath County Title Company the 24th day  
 of July A.D. 19 87 at 10:53 o'clock A M., and duly recorded in Vol. M87  
 of Mortgages on Page 13222

FEE \$13.00

Evelyn Biehn,  
 By Donna Smith County Clerk