

THIS AGREEMENT, made and entered into this 20TH day of September 1988, by and between
Isadore R. Lefebvre and Judith M. Lefebvre

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

WITNESSETH: On or about the 9th day of September 1983, 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 \$ 8,588.74 payable in monthly installments with interest at the rate of 11.5% 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 September 9 1988, conveying the following described real property, situate in the County of Klamath State of Oregon, to-wit:

All of Lot 7 in Block 4 of ELDORADO and a portion of Lot 11, Block 4, ELDORADO, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon, more particularly described as follows:

Beginning at the most Southerly corner of said Lot 11; thence North 51° 43' 30" West along the Southwesterly line of said Lot a distance of 43.53 feet to a point; thence North 38° 16' 30" East at a right angles to said Southwesterly line, to a point on the Southwesterly line of said Lot 7; thence South 31° 46' 30" East along the Southwesterly line of Lot 7 to the most Southerly corner of said Lot; thence South 58° 13' 30" West along the Southeasterly line of Lot 11 a distance of 28.73 feet to the point of beginning.

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 Seven Thousand Ninety-One and 58/100ths----- DOLLARS (\$ 7,091.58), 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 One Hundred and No/100ths----- DOLLARS (\$ 100.00) each, including interest on the unpaid balance at the rate of 11.5% per annum. The first installment shall be and is payable on the 28th day of October 1988, and a like installment shall be and is payable on the 28th 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 28th day of September 1993. 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.

Isadore R. Lefebvre
 Signature of Borrower
Judith M. Lefebvre
 Signature of Borrower

WESTERN BANK

Loan Center
 By Patricia L. Rumbaugh
 Authorized Signature

State of Oregon
 County of Klamath } ss:

Personally appeared the above named Isadore R. Lefebvre and Judith M. Lefebvre

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

Salvatore M. Abroggio
 Notary Public for Oregon
 My commission expires 9-1-92

RE-28 5/80

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Mountain Title Co.
 of Sept. A.D., 19 88 at 12:41 o'clock P.M. and duly recorded in Vol. M88
 of Mortgages on Page 15845

FEE \$8.00

Evelyn Biehn
 County Clerk
 By Pauline Millenblaw