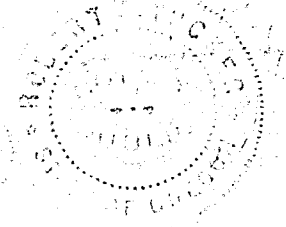


K-41162
AMENDMENT TO ADJUSTABLE RATE LOAN RIDER

Notice is given that the adjustable rate loan rider dated the 22nd day of April, 1988, executed by John D. Newsome and Betty F. Newsome in favor of Klamath First Federal Savings and Loan Association and recorded on the 22nd day of April 1988 in VOLUME M88 at PAGE 6413 in the office of the County Clerk of Klamath County, Oregon, is amended to change the "Initial Interest Rate" from 8.75 % to 9.25 % effective this 10th day of February 1989 because Ellis C. Wilson and Lauri J. Wilson has assumed the obligation of the loan.

Date this 10th day of February, 1989.



Lauri J. Wilson
Ellis C. Wilson

STATE OF OREGON

County of Klamath

The foregoing instrument was acknowledged before me this 10th day of February, 1989 by Ellis C. Wilson and Lauri J. Wilson.

My Commission Expires: 10-13-90

Robert F. Tucker
Notary Public

STATE OF OREGON)
ss.

County of Klamath

I certify that the within instrument was received for record on the 10th day of Feb., 1989, at 3:02 o'clock P. M, and recorded in book M89 on page 2668, Record of Mortgages for said County.

Witness my hand and seal of County affixed Evelyn Biehn, County Clerk
County Clerk-Recorder
by Debbie Muddersdale
Deputy

Fee \$8.00

After Recording Mail To:

Klamath First Federal
2943 South Sixth Street
Klamath Falls, Oregon 97603

89 FEB 10 PM 3 02