

The borrower understands and agrees that the above provisions and the interest rate set forth in the Note shall be in effect only if this loan is purchased by the Housing Agency or its assigns. If for any reason it is not so purchased, or if such purchase is rescinded, then the above provisions shall cease to be effective and the interest rate may be increased to 0.500 % per annum, and the monthly installment of principal and interest may be increased to \$ 269.42.

NOTICE TO BORROWER: THIS DOCUMENT, SUBSTANTIALLY MODIFIES THE TERMS OF THIS LOAN. DO NOT SIGN IT UNLESS YOU HAVE READ AND UNDERSTOOD IT.

I hereby consent to the modifications of the terms of the deed of trust and Note which are contained in this Addendum.

Date: November 16, 1989

Gregory D. Chilcote

GREGORY D. CHILCOTE

STATE OF OREGON  
County of Klamath

On November 16, 1989, before me, the undersigned, a Notary Public in and for said County and State, personally appeared the within named Gregory D. Chilcote

known to me to be the identical individual described in and who executed the within instrument and acknowledged to me that he executed the same freely and voluntarily.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed by official seal this day and year last above written.

Darlene Mueller  
Notary Public in and for said County and State  
My Commission expires: 6/16/92

(Seal)

After recording, mail to:

U.S. BANCORP MORTGAGE COMPANY  
555 S.W. OAK STREET PL-5  
PORTLAND, OR 97204  
Attn: Tess Schoeck

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Mountain Title Co. the 22nd day of Nov. A.D., 19 89 at 9:25 o'clock AM., and duly recorded in Vol. M89 of Mortgages on Page 22562.

FEE \$13.00

Evelyn Biehn  
By Darlene Mueller County Clerk