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UNITED STATES DEPARTMENT OF AGRICULTURE FARMERS HOME ADMINISTRATION

RESTRUCTURING, REAMORTIZATION, OR EXTENSION AGREEMENT

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This agreement is made and entered into by a second	
Robert L. Heaton and Billie J. Heaton	herein called
"Borrower," and the UNITED STATES OF AMERICA, acting through	the FARHERS
HOME ADMINISTRATION, United States Department of Agriculture, "Government," witnesseth:	, herein called

WHEREAS, the borrower is indebted to the Government, as evidenced by one or more promissory note(s), assumption agreement(s), shared appreciation agreement(s), buyout agreement(s), or interest credit recapture agreement(s), herein called "note," which has been executed or assumed by the Borrower; and

WHEREAS, as security for the repayment of the indebtedness evidenced by said note and any renewals and extensions thereof and any agreements contained therein the Borrower granted unto the Government the following described real estate mortgage(s) or deed(s) of trust, herein called "security instrument," executed or assumed by the Borrower and recorded in the Hortgage Records of the County of Klamath, State of Oregon, to wit:

Date of Security Date of Volume or Page Recording Instrument Recording Book No. Number Instrument No.

June 7, 1988 June 8, 1988 M88 8868 NA.

WHEREAS, the borrower has requested that the Government restructure the payment terms or amount due under the note; and

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WHEREAS, the Government is willing to restructure, reamortize or extend the repayment terms or the amount of the existing indebtedness as authorized under Subparts G or S of 7 CFR 1951 or Subparts A or C of 7 CFR 1965.

NOW, THEREFORE, the parties, for themselves, their heirs, executors, administrators, and assigns, hereby mutually agree that the time provided in the security instrument for payment of the sum (including advances and accounts) now secured thereby, the rate of interest on the indebtedness secured thereby, or the amount of indebtedness secured thereby is modified as described below, to wit:

Date of Restrictured

Note or Principal Amount Annual Rate
Assumption Agreement Now Secured of Interest
January 30, 1990 \$87,038.44 5.5% January 30, 2005

2455 Patterson #1, Klamath Falls, Or. 97603

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It is expressly understood and agreed that the said security instrument shall remain in full force and effect in all respects as if terms and provisions remained as originally provided, and that nothing herein shall affect or impair any rights and powers which the Government may have thereunder for the recovery of the said secured indehtedness with interest in case of the non-fulfullment of this agreement, and the Borrower hereby covenants and agrees that the Borrower will perform and observe the covenants and conditions of the said security instrument as modified, and that the Borrower will pay the principal and interst security thereby when

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