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WHEREAS, FREEDOM FEDERAL SAVINGS AND LOAN ASSOCIATION [hereinafter, "Lender"] loaned KATHY I KEINELY [hereinafter, "Borrower(s)"] the original sum of \$ 37,050.00 by a Note and Deed of Trust recorded under Auditor's File No./Recorder's Instrument No. M-83 Pg 21874 in Klamath County, State of Oregon [sald loan of which is hereinafter referred to as "the Obligation"]; and

WHEREAS, Lender and Borrower(s) for mutual consideration desire to modify the terms of payment of the Obligation;

NOW, THEREFORE:

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	I PART	OF THIS AGREE	MENT				

- 1. IT IS HEREBY AGREED, that the unpaid balance of the Obligation upon the date of this Agreement is \$ 43,235.24 and the Borrower(s) hereby promise(s) to pay the Obligation with interest at the rate stated below, at \$ 428.11 (plus reserves for taxes and Insurance) per month, the next payment to be made on June 1 , 1990, to be applied first to interest at the rate 11.000 % per annum upon the unpaid balance of the Obligation and the balance to principal until the Obligation is paid in full.
- 2. IT IS HEREBY AGREED, that the unpaid balance of the Obligation upon the date of this Agreement is \$\_ Borrower(s) hereby promise(s) to pay the Obligation with interest at the rate stated below, at \$\_\_\_\_\_ (plus reserves for taxes and insurance) per month, the next payment to be made on \_\_\_\_\_ and insurance) per month, the next payment to be made on \_\_\_\_\_ and insurance) per month, the next payment to be made on \_\_\_\_\_\_ and the content of \$ per annum on the unpaid balance of the Obligation and , 19\_ the balance to principal until entire balance shall be become due and payable.
  - 3. IT IS HEREBY AGREED, that the unpaid balance of the Obligation upon the date of this agreement is \$\_\_\_\_\_ and the Borrower(s) hereby promise(s) to pay the Obligation with interest at the rate \_\$ per annum until . interest rate shall be adjusted for the ensuing three (3) months to the then-current interest rate charged by Lender for this type of loan (determined as of date of adjustment). Thereafter, said interest rate shall be adjusted in the same manner every three (3) calendar months. Interest hereon is payable monthly, and the entire balance of the Obligation, including principal, shall be paid in full on or before \_\_\_\_\_\_, 19\_\_\_\_.
  - 4. IT IS HEREBY AGREED, that the unpaid balance of the Obligation upon the date of this Agreement is \$\_\_\_\_\_ and the Borrower(s) hereby promise(s) to pay interest only, per month, on the Obligation at the rate stated below, the next interest payment , 19\_\_\_, when the entire balance Obligation until shall become due and payable.
    - 5. IT IS HEREBY AGREED, that the unpaid balance of the Obligation upon the date of this Agreement is \$\_\_\_\_\_ and the Borrower(s) hereby promise(s) to pay interest only upon the unpaid balance of the Obligation loss undishursed finds. balance of the Obligation, less undisbursed funds, monthly until balance of the Obligation, less undisbursed funds, monthly until balance of the Obligation, less undisbursed funds, monthly until balance of the Obligation, less undisbursed funds, monthly until balance of the Obligation, less undisbursed funds, monthly until balance of the Obligation, less undisbursed funds, monthly until balance of the Obligation, less undisbursed funds, monthly until balance of the Obligation, less undisbursed funds, monthly until balance of the Obligation, less undisbursed funds, monthly until balance of the Obligation, less undisbursed funds, monthly until balance of the Obligation, less undisbursed funds, monthly until balance of the Obligation, less undisbursed funds, monthly until balance of the Obligation, less undisbursed funds, monthly until balance of the Obligation of th this paragraph and the Addendum to Note (L093) shall cease to be

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In effect [unless mconversion to permanent status be further extended by subsequent Loan Modification Agreement] and the Borrower(s) shall be bound, as of said date, to make regular monthly payments according to the terms contained in the original 6. IT IS HEREBY AGREED: In all other respects the Note and Deed of Trust shall remain in full force and effect, and Borrower(s) promise(s) to pay the Obligation as herein stated and to perform all of the terms and covenants of the Note and Deed of Trust, as herein revised and modified. Exeruted and delivered in duplicate this 29 day of KITHY Kenn KATHY KENNEDY STATE OF SS. County of PERSONALLY APPEARED the above named \_ on this at the day of ship , 19<u>20</u>, and acknowledged the foregoing instrument to be \_\_ Voluntary act and deed. STICHO BEFORE ME: ( ) moins Notary Fabile for State of My Commission expires: FREEDOM FEDERALASAVINGS HO LOAN ASSOCIATION Loan Servicing Office STATE OF OREGON County of Linn SEFORE ME appeared this \_\_\_\_\_\_\_ day of \_\_\_\_\_\_ Conhee Allein known to be the law of Freedom Federal Savings and Loan Association, on of June , 19 0, and acknowledged the foregoing instrument to be its voluntary act and deed. BEFORE ME: Notary Public for State of My Commission expires:

NEW PAYMENTS

Principal & Interest \$ 428.11
Tax Reserve \$ 98.35
Insurance Reserve \$ 12.58
Other Acc Death & Mortgage \$ 19.49
Total New Payment \$ 560.00

STATE OF OREGON: COUN	TY OF KLAMATH: SS.	

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