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K-44635

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## AMENDMENT TO ADJUSTABLE RATE LOAN RIDER

Notice is given that the adjustable rate loan rider dated the 26th day of November, 19 85, executed by Richard R. Batsell and Katherine A. Batsell in favor of Klamath First Federal Savings and Loan Association and recorded on the 2nd day of December 19 85 in VOLUME M85 at PAGE 19648 in the office of the County Clerk of Klamath County, Oregon, is amended to change the "Initial Interest Rate" from 10.50 % to 8.50 % effective this 29th day of October 19 92 because Henry J. Caldwell, Jr. and Deborah L. Caldwell has assumed the obligation of the loan.

Date this 29th day of October, 19 92.

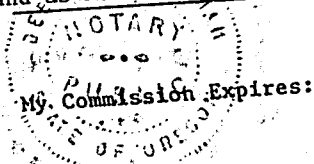
Henry J. Caldwell Jr. by  
Deborah L. Caldwell as attorney  
Henry J. Caldwell, Jr. in fact

Deborah L. Caldwell  
Deborah L. Caldwell

STATE OF OREGON

County of Klamath

The foregoing instrument was acknowledged before me this 30th day of October, 19 92 by Deborah L. Caldwell for herself and as Attorney In Fact for Henry J. Caldwell, Jr.



12-19-92

Deborah L. Caldwell  
Notary Public

STATE OF OREGON ) ss.

County of Klamath

I certify that the within instrument was received for record on the 30th day of Oct., 19 92, at 11:53 o'clock A M, and recorded in book M92 on page 25688, Record of Mortgages for said County. Witness my hand and seal of County affixed Evelyn Biehn, County Clerk  
County Clerk-Recorder  
by Deborah L. Caldwell  
Deputy

Fee \$10.00

After Recording Mail To:

Klamath First Federal  
2943 So. 6th St.  
Klamath Falls, OR 97601