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AMENDMENT TO ADJUSTABLE RATE LOAN RIDER

Notice is given that the adjustable rate loan rider dated the 18th day of November, 19 86, executed by Randy Lee Cushman and Dixie Lee Cushman in favor of Klamath First Federal Savings and Loan Association and recorded on the 24th day of November 19 86 in VOLUME M86 at PAGE 21669 in the office of the County Clerk of Klamath County, Oregon, is amended to change the "Initial Interest Rate" from 9.00 % to 8.00 % effective this 3rd day of May 19 93 because William R. Addington and Marlene T. Addington has assumed the obligation of the loan.

Date this 3rd day of May, 19 93.

William R. Addington
William R. Addington

Marlene T. Addington
Marlene T. Addington

STATE OF OREGON

County of Klamath

The foregoing instrument was acknowledged before me this 5th day of May, 19 93 by Marlene T. Addington v William R. Addington

My Commission Expires: 1-15-94

Cliff Johnson
Notary Public

STATE OF OREGON)
ss.
County of

I certify that the within instrument was received for record on the 19th day of May, 19 93, at 10:40 o'clock A M, and recorded in book M93 on page 11343, Record of Mortgages for said County.

Witness my hand and seal of County affixed Evelyn Biehn, County Clerk
County Clerk-Recorder
by Orlene M. Mendenhall
Deputy

After Recording Mail To:

KLAMATH FIRST FEDERAL S&LA
2943 SOUTH SIXTH STREET
KLAMATH FALLS, OREGON 97603
Loan #0100942286

Fee: \$10.00