Vol. 1093 Page 30332

RECORDATION REQUESTED BY:

South Valley State Bank 801 Main Street Klamath Falls, OR 97601

WHEN RECORDED MAIL TO:

South Valley State Bank 801 Main Street Klamath Falls, OR 97601

SEND TAX NOTICES TO:

Evan D. Harding and Valerie L. Harding 4747 Sumac Ave Klamath Falls, OR 97603

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED NOVEMBER 8, 1993, BETWEEN Even D. Harding and Valerie L. Harding, as tenants by the entirety (referred to below as "Grantor"), whose address is 4747 Sumac Ave, Klamath Falls, OR 97500; and South Valley State Bank (referred to below as "Lender"), whose address is £01 Main Street, Klamath Falls, OR 97601.

MORTGAGE. Granter and Lender have entered into a mortgage dated November 6, 1992 (the "Mortgage") recorded in Klamath County, State of

Recording Date November 13, 1992, at Klamath County Recorder, Vol. M92 of Morigages on Page 26959

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property (the "Real Property") located in Klamath County, State

Lot 8 in Block 1 of Banyon Park, Tract No. 1008, according to the official plat thereof, on file in the office of the County Clerk of Klamath County, Oregon.

The Real Property or its address is commonly known as 4747 Sumac Ave, Klamath Falls, OR 97603.

MODIFICATION. Grantor and Lender hereby modify the Mortgage as follows:

Principal increase to \$45,000.00 with an Extended Maturity Date of October 15, 1994...

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect. Consent by-Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Mortgage does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS.

GRANTOR: Evan D. Harding

LENDER:

South Valley State Bank

Authorized Officer

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MODIFICATION OF MORTGAGE (Continued)

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STATE OF OREGON: COUNTY OF KLAMATH: Filed for record at request of A.D., 19 93 at	ss. S. Valley State Bank and duly recorded in Vol. 193
STATE OF OREGON: COUNTY OF KLAMATH:	Ss. S. Valley State Bank the 17th day 10:08 o'clock A M., and duly recorded in Vol 493 ctgages Fyelyn Biehn County Clerk
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