### RECORDATION REQUESTED BY:

Sou in Valley State Bank 5211 South State Street Klarnath Falls, CR 97803

#### WHEN RECORDED MAIL TO:

South Velley State Bank 5215 South Sixth Street Klamath Falls, OR 97803

## SEND TAX NOTICES TO:

South Valley State Bank 5215 South Sixth Street rikimain Falls, OR 97603

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

# MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED DECEMBER 16, 1993, BETWEEN Owen N Matthews and Debra G. Matthews, Husband and Wife (referred to below as "Grantor"), whose address is 29595 Deliverritt Road, Malin, OR 97632; and South Valley State Bank (referred to below as "Lender"), whose address is 5215 South Sixth Street, Klamath Falls, OR 97603.

MORTGAGE. Granfor and Lender have entered into a mortgage dated July 7, 1993 (the "Mortgage") recorded in Klamath County, State of Oregon as follows:

Recorded July 22, 1993 Volume M93, Page 17856 Klamath County Recorder

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

See attached Exhibit A

The Fleal Property or its address is commonly known as 29595 DeMerritt Road, Malin, OR 97632.

MODIFICATION. Grantor and Lander hereby modify the Mortgage as follows: vil secundade e Grac

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 Morigage as changed above not obligate Lender to this Modification does not waive Lender's right to require strict performance of the Morigage as changed above not obligate Lender to this Modification, Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement. Lences any notion reconcessors from the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorsers to secured by the Mortgage (the "Note") of its 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 to expressly released by Lender in writing. Any maker or endorser, including accommodation parties, unless a party to expressly released by Lender in writing. Any maker or endorser, including accommodation parties, unless a party to expressly released by Lender in writing. Any maker or endorser, including accommodation parties, unless a party to 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 inconneguon, men an persons signing below acknowledge that this inconneguon is given consciously, based on the representation to calculate 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 Owen Walliews ... 19910 01 LENDER: South Valley State Bank ANGUACH BAZ to exemple the let story Firebook are the self-ment booth Outle 1 Authorized Officer 1 1821 (Cast Action to the property of activities of the property of the pr COUNTY OF STATE OF MIDIVIDUAL ACKNOWLEDGATEN

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#### EXHIBIT A

A TRACT OF LAND SITUATED IN THE SE1/4 SE1/4 OF SECTION 8, TOWNSHIP 41 SOUTH, RANGE 12 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT MARKED BY A P.K. NAIL ON THE SOUTH LINE OF SAID SECTION 8, SAID POINT BEING SOUTH 89 DEGREES 50' 00" WEST 640.52 FEET FROM THE SOUTHEAST CORNER OF SAID SECTION 8; THENCE CONTINUING SOUTH 89 DEGREES 50' 00" WEST ALONG SAID SECTION LINE, 186.00 FEET TO A P.K. NAIL; THENCE NORTH 00 DEGREES 34' 40" EAST 30.00 FEET TO A 5/8 INCH IRON PIN ON THE NORTHERLY RIGHT OF WAY LINE OF DEMERRITT ROAD; THENCE CONTINUING NORTH 00 DEGREES 34' 40" EAST 377.08 FEET TO A 5/8 INCH IRON PIN; THENCE NORTH 89 DEGREES 50' 00" EAST 186.00 FEET TO A 5/8 INCH IRON PIN; THENCE SOUTH 00 DEGREES 34' 40" WEST 377.08 FEET TO A 5/8 INCH IRON PIN ON THE NORTHERLY RIGHT OF WAY LINE OF SAID DEMERRITT ROAD; THENCE CONTINUING SOUTH 00 DEGREES 34' 40" WEST 30.00 FEET TO THE POINT OF BEGINNING.

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