88062 09-14-94A10:19 RCVD

RECORDATION REQUESTED BY:

South Valley State Bank 5215 South Sixth Street Klamath Fails, OR 97603

WHEN RECORDED MAIL TO:

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

SEND TAX NOTICES TO:

Kenneth S Cooney and Maria Cooney PO Box 248 Bonanza, OR 97623

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

Volmay Page 285

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED AUGUST 30, 1994, BETWEEN Kenneth S Cooney and Maria Cooney, as TENANTS BY THE ENTIRETY (referred to below as "Grantor"), whose address is PO Box 248, Bonanza, OR \$7623; and South Valley State Bank (referred to below as "Lender"), whose address is 5215 South Sixth Street, Klamath Fails, OR \$7603.

MORTGAGE. Grantor and Lender have entered into a mortgage dated May 27, 1993 (the "Mortgage") recorded in Klamath County, State of Oregon as follows:

Recorded on July 29, 1993 at the County Clerk's Office Klamath County, Volume M93 at page 18590

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

The SW1/4 NW1/4 of Section 24, Township 38 South, Range 11 East of the Willamette Meridian, Klamath County, Oregon.

The Real Property or its address is commonly known as Keno Springs Road, Bonanza, OR 97623.

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

Extend Maturity date to July 15, 1995.

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 relain 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:	M. P
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COUNTY OF KLANATH	;	Construction of the second
On this day before me, the undersigned Notary F	ublic, personally appear	ed Kenneth S Cooney and Maria Cooney, to me known to be the Indiv
lescribed in and who executed the Modification leed, for the uses and purposes therein mention	ed.	wiedged that they signed the Modification as their free and voiunlary at
liven under my hand and official seal this	<u>_N</u>	day of the the 1994.
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