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UNITED STATES DEPARTMENT OF AGRICULTURE
FARMERS HOME ADMINISTRATION

RESTRUCTURING, REAMORTIZATION, OR EXTENSION AGREEMENT

This agreement is made and entered into by Nadine F. Gallagher herein called "Borrower," and the UNITED STATES OF AMERICA, acting through the FARMERS HOME ADMINISTRATION, United States Department of Agriculture, herein called "Government", witnesseth:

WHEREAS, the borrower is indebted to the Government, as evidenced by one or more promissory notes(s), assumption agreement(s), shared appreciation agreement(s), buyout agreement(s), or interest credit recapture agreement(s), herein called "note", which has been executed or assumed by the Borrower; and

WHEREAS, as security for the repayment of the indebtedness evidenced by said note and any renewals and extensions thereof and any agreements contained therein the Borrower granted unto the Government the following described real estate mortgage(s) or deed(s) of trust, herein called "security instrument", executed or assumed by the Borrower and recorded in the Mortgage Records of the County of Klamath, State of Oregon to wit:

Date of Security Instrument	Date of Recording	Volume or Book No.	Page Number	Recording Instrument No.
11/15/77 N.G.	11/15/77	M77	22267	N/A
07/03/85	11/06/85	M85	18123	N/A

WHEREAS, the borrower has requested that the Government restructure the payment terms or amount due under the note; and

WHEREAS, the Government is willing to restructure, reamortize or extend the repayment terms or the amount of the existing indebtedness as authorized under Subparts G or S of 7 CFR 1951 or Subparts A or C of 7 CFR 1965.

NOW, THEREFORE, the parties, for themselves, their heirs, executors, administrators, and assigns, hereby mutually agree that the time provided in the security instrument for payment of the sum (including advances and accruals) now secured thereby, the rate of interest on the indebtedness secured thereby, or the amount of indebtedness secured thereby is modified as described below, to wit:

Date of Restructured Note or Assumption Agreement	Principal Amount Now Secured	Annual Rate of Interest	Due Date of Final Restructed Installment
10/25/93	$102,314.89	5.00%	10/25/2008

Return FmHA
attn: Karen Boyles
2455 Patterson St
Suite #1
City 97603