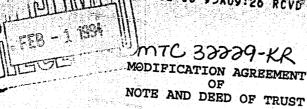
RECORD & RETURN TO: Liberty Federal Bank, S.B. 1000 Biddle Road Medford, OR 97504 Medford, OR 97504 ATTN: Lisa Boetonoogen



Loan No. 14-1920420

This Agreement, made and executed by and between LIBERTY FEDERAL BANK, S.B., an Oregon Corporation, hereinafter referred to as "Lender" and MONTI'S CONSTRUCTION, INC., AN OREGON CORPORATION, hereinafter

WITNESSETH:

Whereas Borrower is the owner of the real property described in whereas Borrower is the owner of the real property described in Exhibit "A": attached hereto and by reference incorporated herein; and Whereas Borrower is indebted to Lender by reason of a promissory note dated March 17, 1994 in the original amount of \$76,800.00; and Whereas the above note is secured by a deed of trust dated March 17, 1994 and recorded on March 31, 1994, as Klamath County Document No.

Whereas the parties desire to modify said promissory note and deed of trust so as to provide for different terms of payment, now therefore, In consideration of the sum of Three Hundred Eighty-Four Dollars and No/100's (\$384.00), other good and valuable consideration, title and recording fees, and the mutual covenants and conditions contained

The maturity date of January 1, 1995 shall be extended to July 1, 1995.

It is further expressly understood and agreed that said deed of trust shall continue as a first lien upon the secured property described in Exhibit "A" and that the original note and Deed of Trust, including all of the covenants and conditions of such documents, shall remain in full force and effect except as herein expressly modified.

The final installment of principal and interest provided for herein, if not sooner paid, is to be due and payable on the <u>lst</u> day of July 1995.

IN WITNESS WHEREOF, this Modification Agreement has been duly executed this 5th day of January 1995.

LIBERTY FEDERAL BANK, S.B.

Vickie L. Cussins, Loan Servicing Manager

MONTI'S CONSTRUCTION, INC., an Oregon Corporation

Martin Monti. President

Jame

Janet

Debra A Monti

State of Deno
County of King V 3 ss.
263
Monti Production of Manual acknowledged before
on behalf of Monti Os Construction 1995 by Manual
OFFICIAL SEAL KRISTI L PEDD
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State of Oligon My Commission Expires: 1/1/6/95
County of Klamath, ss.
The foregoing instrument
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Corporation, on behalf of the corporation. 1995, by James J. OFFICE OFFICE OF THE CONSTRUCTION OF THE CO
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State of Dlane My Commission Expires: 1/16/95
County of Hamall) ss.
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Official Seal
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Notary Public 6
State of Aregan, My Commission Expires: 11/16/95
County of Slamath ss.
The foregoing instrument was acknowledged
Monti, on behalf of the comporation. day of the comporation. 1995, by Debra A.
OFFICIAL SEAL
COMMISSION NO ORGAN
STATE OF OREGON Notary Public for OREGON Notary Public for OREGON Notary Public for OREGON
County of Lane ss.
January 5, 1995
Personally appeared <u>Vickie L. Cussins</u> , who, being duly sworn, did and that the foregoing instrument was signed in behalf of sales acknowledged on the possible of the board of the board.
and that the foregoing instrument was signed in behalf of said acknowledged said instrument to be its voluntary and she
acknowledged said instrument to be its voluntary act and deed.
TRACI DUMMER



Notary Public for Oregon
My Commission Expires: 09/27/98

EXHIBIT "A"

ALL OF LOT 3 AND THE WESTERLY 25.00 FEET OF LOT 4, BLOCK 79 BUENA VISTA ADDITION TO THE CITY OF KLAMATH FALLS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

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