RECORDATION REQUESTED BY:

South Valley State Bank 5215 South Stath Street Klamath Falls, OR 97503

WHEN RECORDED MAIL TO:

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

SEND TAX NOTICES TO:

Gerrin P. DeGroot 4225 Frieda Klamath Fails, OR 97603

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST IS DATED JANUARY 30, 1995, BETWEEN Gerrin P. DeGroot (referred to below as "Grantor"), whose address is 4225 Frieda, Klamath Falls, OR 97603; and South Valley State Bank (referred to below as "Lender"), whose address is 5215 South Street, Klamath Falls, OR 97603.

DEED OF TRUST. Grantor and Lender have entered into a Deed of Trust dated October 9, 1992 (the "Deed of Trust") recorded in Klamath County,

Filed for record on the 28th day of October, 1992 and duly recorded in Vor M92 of Mortgages on Page 25359 by the County Clerk of Klamath County, State of Oregon

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

The Easteriy 15.14 feet off the Easterly side of Lot 6 and the Westerly 22.4 feet off the Westerly side of Lot 7, Block 8 of ORIGINAL TOWN OF KLAMATH FALLS, Oregon, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon, more particularly described as follows: Beginning at a point on the Southerly line of High Street distant 15.14 feet Southwesterly from the corner common to Lot 6 and 7 of said Block 8; thence Northeasterly along the Southerly line of High Street 37.54 feet; thence Southeasterly and at right angles to High Street 120 feet; thence Southwesterly and parallel with High Street 37.54 feet; thence Northwesterly and at right angles with High Street 120 feet to the point of beginning.

The Real Property or its address is commonly known as 420 High Street, Klamath Falls, OR 97601. The Real Property tax Identification number is 3809032AC08700.

MODIFICATION. Grantor and Lender hereby modify the Deed of Trust as follows:

to vest property in the name of Gerrin P. DeGroot

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Deed of Trust 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 Deed of Trust as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a salistaction of the promissory note or other credit 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 Deed of Trust does not 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 DEED OF TRUST, AND EACH GRANTOR AGREES TO ITS TERMS.

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Gerrin P. DeGroot			
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