MODIFICATION OF TRUST DEED

For good and valuable consideration, we, the undersigned, do hereby modify, amend, and change the description of the property referred to in that certain Deed of Trust between William M. Ganong and Marie I. Ganong, husband and wife as grantor to William L. Sisemore, as trustee for Klamath First Federal Savings and Loan Association, as beneficiary, dated August 22, 1990, and recorded in the records of Klamath County, Oregon in Book M-90 on page 17240 on property at 614 Conger Avenue.

The description is changed from the following described property hereinafter called first description and shown in Exhibit ${\tt A}$

To the following described property hereinafter called second description and shown in Exhibit $B_{\scriptscriptstyle{\bullet}}$

In all other respects, the originial Mortgage remains the same.

Marie I. Ganong

WIIIiam M. Ganorig

State of Oregon)) ss
County of Klamath)

April 19, 1995

Personally appeared the above named William M. Ganong and Marie I. Ganong and acknowledged the foregoing document to be their voluntary act and deed.

OFFICIAL SEAL
SHELLEY A. KEENER
NOTARY PUBLIC - OREGON
COMMISSION NO. 019181
MY COMMISSION EXPIRES OCT. 18, 1996

Before me:

Shellen A. Keoner

Notary Public for Oregon

TT IS AGREED:

1. The property described in the second description is accepted as the security for the loan secured by the original Trust Deed.

2. Any property described in the first description that is not included in the second description is hereby released from the Trust Deed.

KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSN.

By: Sergo Hall

Return: KFFSL

540 Main St.

Klamath Falls, Oregon 97601

Parcel 1: A tract of land situated in the SW\(\frac{1}{4}\)NW\(\frac{1}{4}\) of Section 32, Township 38 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon and being more particularly described as follows:

Beginning at a chiseled cross on a stone monument buried in the ground, said stone being N 41° E. a distance of 1094 feet, more or less, by record from the one-fourth corner common to Sections 31 and 32, Township 38 South, Range 9 E.W.M.; thence S. 52°00'00" E. along the Northerly line of the Barnhisel property 19.00 feet to a one-half inch iron pin, said point being the True Point of Beginning of this description; thence continuing S. 52°00'00" E. 191.65 feet; thence S. 69°39' W. 52.37 feet; thence S. 47°31'00" W. 49.10 feet; thence N. 06°16'20" W. 32.80 feet; thence N. 37°51'20" W. 114.87 feet; thence N. 26°26'30" W. 30.84 feet; thence N. 50°08'40" E. 28.79 feet to the True Point of Beginning, containing 10,095 square feet, with bearings based on recorded Survey's Numbered 1276, 2007 and 2126.

Parcel 2: An undivided one-third interest in and to the common ground more particularly described as follows:

The Swimming pool area described as follows:

A tract of Land situated in the SW\text{\text{NW\text{\chi}}} of Section 32, Township 38 South, Range 9 East of the Willamette Meridian Klamath County, Oregon and being more particularly described as follows:

Beginning at a chiseled cross on a stone monument buried in the ground, said stone being N. 41° E. a distance of 1094 feet, more or less, by record from the one-fourth corner common to Section 31 and 32, Township 38 South, Range 9 East of the Willamette Meridian; thence S. 52°00'00" E. along the northerly line of the Barnhisel property 19.00 feet; thence S. 50°08'40" W. 28.79 feet; thence S. 26°26'30" E. 30.84 feet thence S. 37°51'20" E. 42.04 feet; said point being the True Point of Beginning of this description; thence continuing S. 37°51'20" E. 72.83 feet; thence S. 06°16'20" E. 32.80 feet; on the northwesterly line of that easement recorded in Deed Volume 206, page 429, and Deed Volume 328, page 538, as recorded in the Klamath County Deed Records; thence S. 47°31'00" W. along said easement line 89.33 feet; thence N. 33°32'00" W. 79.97 feet; thence N. 56°33'30" E. 60.78 feet; thence N. 37°51'20" W. 32.92 feet; thence N. 52°08'40" E. 39.60 feet; to the True Point of Beginning, containing 8,522 square feet, with bearings based on recorded Survey's Numbered 1276, 2007 and 2126.

The Tennis Court Area described as follows:

A tract of land situated in the SW\tauN\tau\tau of Section 32, Township 38 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon and being more particularly described as follows:

Being at a chiseled cross on a stone monument buried in the ground, said stone being N. 41° E. a distance of 1094 feet, more or less, by record from the one-fourth corner common to Sections 31 and 32, Township 38 South, Range 9 East of the Willamette Meridian; thence S. 37°29'10" E. a distance of 206.81 feet; to a one-half inch iron pipe set in concrete on the southerly edge of the Barnhisel entrance road; thence S. 47°31'00" W. 267.92 feet; thence N. 46°43'00" W. 75.00 feet; thence N. 34°31'00" W. 45.78 feet to a one-half inch iron pin, said point being the True Point of Beginning of this description; thence continuing N. 34°31'00" W. 180.33 feet; thence N. 56°02'30" E. 67.01 feet; thence S. 33°59'09" E. 180.91 feet; thence S. 56°33'30" W. 65.34 feet to the True Point of beginning, containing 11,952 square feet, together with any land lying between the northeasterly bank of Link River and the southwesterly side of the above described tract of land, with bearings based on recorded Survey's Numbered 1276, 2007 and 2126.

A 6-foot wide easement connecting tennis court and swimming pool areas for the exclusive use of owners of common ground and their guests situated in the SW\n\n\n\n\ of Section 32, Township 38 South, Range 9 East of the Willamette Meridian, Klamath County, Oreagon and being more particularly described as follows:

Beginning at a chiseled cross on a stone monument buried in the ground, said stone being N. 41° E. a distance of 1094 feet, more or less, by record from the one-fourth corner common to Sections 31 and 32, Township 38 South, Range 9 East of the Willamette Meridian; thence S. 37°29'10" E. a distance of 206.81 feet; thence S. 47°31'00" W. 267.92 feet; thence N. 46°43'00" W. 75.00 feet; said point being the True Point of Beginning of this description, said easement to be six feet in width, and on the right side of the following described line; thence N. 34°31'00" W. 45.78 feet; thence N. 56°33'30" E. 147.27 feet; together with any land lying between the northeasterly bank of Link River and the southwesterly side of the above described easement with bearings based on Survey's Numbered 1276, 2007 and 2126.

Exhibit B

WILLIAM M. GANONG PARCEL

A TRACT OF LAND SITUATED IN THE SW1/4 NW1/4 OF SECTION 32, T38S, R9EWM, KLAMATH COUNTY, OREGON, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 5/8 INCH IRON PIN WITH ALUMINUM CAP STAMPED "CITY OF KLAMATH FALLS" (FORMERLY CHISELED CROSS ON A STONE MONUMENT), SAID PIN BEING N41°E 1094 FEET, MORE OR LESS, BY RECORD FROM THE WEST 1/4 CORNER OF SAID SECTION 32; THENCE S52°00'00"E 19.00 FEET TO THE TRUE POINT OF BEGINNING; THENCE S52°00'00"W 191.65 FEET; THENCE S69°39'00"W 52.37 FEET; THENCE S47°31'00"W 93.26 FEET; THENCE N33°16'52"W 83.51 FEET; THENCE S56°25'09"W 192.40 FEET; THENCE CONTINUING S56°25'09"W 10 FEET, MORE OR LESS, 192.40 FEET; THENCE CONTINUING S56°25'09"W 10 FEET, MORE OR LESS, 192.40 FEET; MORE OR LESS, TO A POINT FROM WHICH A 5/8 INCH IRON BANK, 25 FEET, MORE OR LESS, TO A POINT FROM WHICH A 5/8 INCH IRON BANK, 25 FEET, MORE OR LESS; THENCE CONTINUING N56°25'09"E; THENCE N56°25'09"E 10 FEET, MORE OR LESS; THENCE CONTINUING N56°25'09"E N56°25'09"E 10 FEET, MORE OR LESS; THENCE CONTINUING N56°25'09"E 30.84 FEET; THENCE N50°08'40"E 28.79 FEET TO THE POINT OF BEGINNING, CONTAINING 0.48 ACRES, MORE OR LESS.

REFERENCE: CITY OF KLAMATH FALLS PROPERTY LINE ADJUSTMENT 006-94

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