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RECORDATION REQUESTED BY:

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

WHEN RECORDED MAII TO-

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

SEND TAX NOTICES TO:

Barry A Rigo and Karen D Rigo P O Box 55 Midlend, OR 97634

04-25-95A11:10 RCVD

vol_MgS_ Page_10446

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED APRIL 19, 1995, BETWEEN Barry A Rigo and Karen D Rigo, as tenants by the entirety (referred to below as "Grantor"), whose address is P O Box 55, Midland, OR 97634; and South Valley State Bank (referred to below as "Lender"), whose address is 5215 South Sixth Street, Klamath Falls, OR 97603.

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

Recorded May 3, 1993 in the office of the County Clerk of Klamath County, Oregon in Vol. M93 of Mortgages on Page 9605

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

Lots 28,29,30,31,32 and 33 Block 4 MIDLAND, in the County of Klamath, State of Oregon. TOGETHER WITH that portion of vacated Main Street which inured thereto by order to vacate recorded February 11, 1981 in Book M-81 at Page 2111, Microfilm Records of Klamath County, Oregon.

The Real Property or its address is commonly known as 241 Sunrise, Klamath Falls, OR 97603. The Real Property tax identification number is 162 3908-36DA TL 2400...

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

Extend maturity date to September 30, 1996: Increase Credit Line by \$25,000.00, for a total of \$125,000.00...

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 retain 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: Barry A Rigo Keren D Rigo LENDER : S De same et letets y Patho, 1800 els. भरता हाय है है है है कि एक एक ए South Valley State Bank AND REPORTED BY THE PROPERTY OF THE PARTY OF By: ONLES OF CPROVIDE SERVICE SERVI Authorized Officer 122

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