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12978

RECORDATION REQUESTED BY:

South Valley State Bank
801 Main Street
Klamath Falls, OR 97601

Vol. M95 Page _____

WHEN RECORDED MAIL TO:

South Valley State Bank
801 Main Street
Klamath Falls, OR 97601

SEND TAX NOTICES TO:

Evan D. Harding and Valerie L. Harding
4747 Sumac Ave
Klamath Falls, OR 97603

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED APRIL 19, 1995, BETWEEN Evan D. Harding and Valerie L. Harding, as tenants by the entirety (referred to below as "Grantor"), whose address is 4747 Sumac Ave, Klamath Falls, OR 97603; and South Valley State Bank (referred to below as "Lender"), whose address is 801 Main Street, Klamath Falls, OR 97601.

MORTGAGE. Grantor and Lender have entered into a mortgage dated November 6, 1992 (the "Mortgage") recorded in Klamath County, State of Oregon as follows:

Recording Date November 13, 1992, at Klamath County Recorder, Vol. M92 of Mortgages on Page 26959

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

Lot 8 in Block 1 of Banyon Park, Tract No. 1008, according to the official plat thereof, on file in the office of the County Clerk of Klamath County, Oregon.

The Real Property or its address is commonly known as 4747 Sumac Ave, Klamath Falls, OR 97603.

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

Extend Maturity Date to September, 30, 1995.

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:

☒ Evan D. Harding
Evan D. Harding

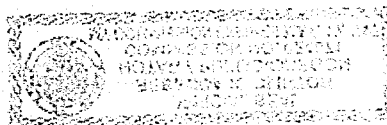
☒ Valerie L. Harding
Valerie L. Harding

LENDER:

South Valley State Bank

By:

[Signature]
Authorized Officer



IMMEDIATELY ACKNOWLEDGE

FORM 110 061082
01-10-1982

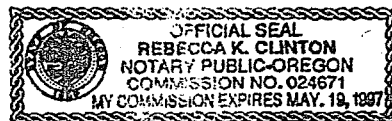
MODIFICATION OF MORTGAGE

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF OREGON
COUNTY OF CLATSOP



On this day before me, the undersigned Notary Public, personally appeared Evan D. Harding and Valerie L. Harding to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 21st day of APRIL, 19 95.

By Rebecca K. Clinton Residing at _____
Notary Public in and for the State of OREGON My commission expires 5/19/97

LENDER ACKNOWLEDGMENT

STATE OF _____
COUNTY OF _____

On this _____ day of _____, 19 _____, before me, the undersigned Notary Public, personally appeared _____ and known to me to be the _____, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By _____ Residing at _____
Notary Public in and for the State of _____ My commission expires _____

MODIFICATION OF MORTGAGE

RECORDED BY _____
FILED _____
COUNTY OF CLATSOP

RECORDED BY _____
FILED _____
COUNTY OF CLATSOP

RECORDED BY _____
FILED _____
COUNTY OF CLATSOP

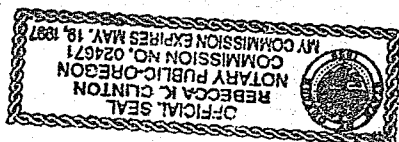
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APR 21 1995
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State of Oregon
County of Klamath

This instrument was acknowledged before me on APRIL 21, 1995 by VALERIE HARDING.



Rebecca Clinton
My commission expires: 5/19/97

This Notary Certificate is prepared on a separate page
and is attached to the document entitled _____
MODIFICATION OF MORTGAGE containing 1 pages
and is attached to that document by means of staple.

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of South Valley State Bank the 18th day
of May A.D., 19 95 at 11:19 o'clock A M., and duly recorded in Vol. M95
of Mortgages on Page 12978.

FEE \$20.00

By Bernetha G. Ketsch
Bernetha G. Ketsch, County Clerk