

RECORDATION REQUESTED BY:

WESTERN BANK
421 South 7th Street
P.O. Box 669
Klamath Falls, OR 97601-0322

06-05-95A10:10 RCVD

Vol. M85 Page

WHEN RECORDED MAIL TO:

WESTERN BANK
421 South 7th Street
P.O. Box 669
Klamath Falls, OR 97601-0322

SEND TAX NOTICES TO:

CONNIE B. WORRELL
2074 SO 6TH STREET
KLAMATH FALLS, OR 97601

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MTC 13960-7531

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST IS DATED MAY 23, 1995, BETWEEN CONNIE B. WORRELL (referred to below as "Grantor"), whose address is 2074 SO 6TH STREET, KLAMATH FALLS, OR 97601; and WESTERN BANK (referred to below as "Lender"), whose address is 421 South 7th Street, P.O. Box 669, Klamath Falls, OR 97601-0322.

DEED OF TRUST. Grantor and Lender have entered into a Deed of Trust dated July 22, 1987 (the "Deed of Trust") recorded in KLAMATH County, State of Oregon as follows:

Recorded in the office of the County Recorder, Klamath County, Volume M87, Page 13583

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

SEE ATTACHED DESCRIPTION SHEET

The Real Property or its address is commonly known as 2074 SO 6TH STREET, KLAMATH FALLS, OR 97601. The Real Property tax identification number is R631819, R631828, R631837 AND R631971.

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

Interest rate is 10.75%, principal balance is \$322,453.21 and maturity date is extended to July 15, 1995.

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 satisfaction of the promissory note or other credit agreement secured by the Deed of Trust (the "Note"). It is the intention of Lender to retain as liable all parties to the Deed of Trust and all parties, makers and endorser 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 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 DEED OF TRUST, AND EACH GRANTOR AGREES TO ITS TERMS.

GRANTOR:

X

Connie B. Worrell
CONNIE B. WORRELL

LENDER:

WESTERN BANK

By

Stephen J. Fulton
Authorized Officer

05-23-1995
Loan No 9001MODIFICATION OF DEED OF TRUST
(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Oregon)
) ss
COUNTY OF Klamath)

On this day before me, the undersigned Notary Public, personally appeared **CONNIE B. WORRELL**, to me known to be the individual described in and who executed the Modification of Deed of Trust, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 30th day of May, 19 95.

Residing at Klamath Falls, OregonMy commission expires 5-11-1998

LENDER ACKNOWLEDGMENT

STATE OF Oregon)
) ss
COUNTY OF Klamath)

On this 30th day of May, 19 95, before me, the undersigned Notary Public, personally appeared Stephen D. Fulton and known to me to be the AVP/Manager, 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 [Signature] Residing at Klamath Falls, OregonNotary Public in and for the State of Oregon My commission expires 5-11-1998

DESCRIPTION SHEET

PARCEL 1

Lots 9, 10, 11, 12 and 13 in Block 205, MILLS SECOND ADDITION TO KLAMATH FALLS, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon, EXCEPT that portion conveyed to State of Oregon, by and through its State Highway Commission, by deeds recorded May 18, 1943 in Book 158 at page 410 and recorded September 8, 1943 in Book 158 at page 281, all in Deed Records of Klamath County, Oregon, and Lots 19 and 20 in Block 206 of MILLS SECOND 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.

PARCEL 2

Lots 1, 2 and 3 in Block 206 of MILLS SECOND 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.

Return: Western Bank
P.O. Box 669
Klamath Falls, Or. 97601

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Mountain Title Co the 5th day
of June A.D., 19 95 at 10:10 o'clock A M., and duly recorded in Vol. M95
of Mortgages on Page 14701

FEE \$20.00

By Bernetha G. Vetsch, County Clerk
Bernetha G. Vetsch