

RECORDATION REQUESTED BY:

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

WHEN RECORDED MAIL TO:

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

SEND TAX NOTICES TO:

Thomas Ruddock and Viola Ruddock
211 Norton Apt 8
Ukiah, CA 95482

700 E 60661 SP75

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED MAY 25, 1995, BETWEEN Thomas Ruddock and Viola Ruddock, as Tenants by the Entirety, (referred to below as "Grantor"), whose address is 210 Norton Apt 8, Ukiah, CA 95482; 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 March 23, 1990 (the "Mortgage") recorded in Klamath County, State of Oregon as follows:

Recorded March 28, 1990, in Klamath County, OR. Book M90, page 5570, and Reclt. #12825

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

All that portion of TRACT 2 OF 400 SUBDIVISION, lying Southerly and Westerly of the right of way of the No. 1-B-1A Drain of Klamath Project, 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 5491 Lombardy Ave, Klamath Falls, OR 97603. The Real Property tax Identification number is 3909 03500 00800.

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

Extension of Maturity Date to April 5th, 2000..

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 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 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:

X Thomas Ruddock
Thomas Ruddock

X Viola Ruddock
Viola Ruddock

LENDER:

South Valley State Bank

By: Hal Stinson
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF _____) ss

COUNTY OF _____)

On this day before me, the undersigned Notary Public, personally appeared Thomas Ruddock and Viola Ruddock, 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 _____ day of _____, 19____.

By _____ Reading at _____

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

COMM. EXPIRES

RECEIVED - Klamath County

(Sealed)

MODIFICATION OF MORTGAGE

204

State of California

County of Mendocino

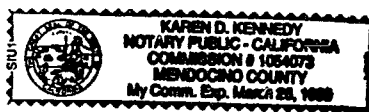
On May 31, 1995 before me, KAREN D. KENNEDY, NOTARY PUBLIC,
DATE
 personally appeared Viola Ruddock and Thomas Ruddock
NAME(S) OF SIGNER(S)

☐ personally known to me

☒ proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledge to me that he she they executed the same in his her their authorized capacity(ies), and that by his her their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Karen D. Kennedy
SIGNATURE OF NOTARY



CAPACITY CLAIMED BY SIGNER

Through statute does not require the Notary to fill in the data below, doing so may prove invaluable to persons relying on the document.

☒ INDIVIDUAL

☐ TRUSTEE(S)

☐ GUARDIAN/CONSERVATOR

☐ ATTORNEY-IN-FACT

☐ OTHER: _____

☐ CORPORATE OFFICER(S)

☐ PARTNER(S)

☐ LIMITED

☐ GENERAL

SIGNER IS REPRESENTING: selves

NAME OF PERSON(S) OR ENTITY(IES)

THIS CERTIFICATE MUST BE ATTACHED TO THE DOCUMENT DESCRIBED BELOW:

Though the data requested here is not required by law,
 it could prevent fraudulent reattachment of this form.

TITLE OR TYPE OF DOCUMENT Modification of mortgage

NUMBER OF PAGES 2 DATE OF DOCUMENT 5-31-95

SIGNER(S) OTHER THAN NAMED ABOVE none

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of South Valley State Bank the 6th day
 of June A.D., 19 95 at 1:02 o'clock P M., and duly recorded in Vol. M95,
 of Mortgages on Page 14902

FEE \$20.00

Bernetha G. Letsch County Clerk
[Signature]