RECORDATION REQUESTED BY:

South Valley State Bank ao1 Main Street Klamath Falls, OR 97601

WHEN RECORDED MAIL TO:

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

SEND TAX NOTICES TO:

William D Hirengen and Virginia J Hirengen 7525 Hwy 66 Klamath Falls, OR 97603

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED MAY 24, 1995, BETWEEN William D Hirengen and Virginia J Hirengen, as tenants by the entirety, (referred to below as "Grantor"), whose address is 7525 Hwy 65, 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 April 24, 1993 (the "Mortgage") recorded in Klamath County, State of Oregon as follows:

Recorded at the Klamath County Recorder's office on May 11, 1993 at volume M93, page 10529

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

A parcel of land situated in the SW 1/4 SW 1/4 SE 1/4 of Section 14 and NW 1/4 NW 1/4 NE 1/4 of Section 23 Township 39 South, Range 8 E.W.M., more particularly described as follows: Beginning at the South quarter corner of Section 14 which is also common to North quarter corner of Section 23; thence North along the West line of SE 1/4 of Section 14 a distance of 523.0 feet to a 5/8" iron pin; thence South 38 degrees 25' East 759.7 feet to a 5/8" iron pin which is also on the Northerly right of way of Klamath Falls to Ashland Highway; thence South 55 degrees 14' West 574.65 feet along the Northerly right of way of Klamath Falls, to Ashland Highway, to a 5/8" iron pin; thence North 400.00 feet along the West line of the Northeast quarter of Section 23 to the point of beginning.

The Real Property or its address is commonly known as 7525 Hwy 66, Klamath Falls, OR 97603. The Real Property tax identification number is 3908014D003800.

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

Extend maturity date to April 15, 1996.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect. 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 the Note, 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: naen LENDER: South Valley State Bank INDIVIDUAL ACKNOWLEDGMENT 3.7 2. 1

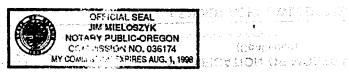
COUNTY OF On this day before me, the undersigned Notary Public, personally appeared William D Hirengen and Virginia J Hirengen, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and

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voluntary act and deed, for the uses and purposes therein mentioned. 2. day of my hand and official seal this Residing at

My commission expires Notary Public in and for the State of

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05-24-1995 Loan No 301746 MODIFICATION OF MORTGAGE (Continued)

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