

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:

Christopher G Solomon
1748 Kimberly Drive
Klamath Falls, OR 97603

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST IS DATED SEPTEMBER 28, 1995, BETWEEN Christopher G Solomon, as TENANTS BY THE ENTIRETY (referred to below as "Grantor"), whose address is 1748 Kimberly Drive, Klamath Falls, OR 97603; and South Valley State Bank (referred to below as "Lender"), whose address is 5215 South Sixth Street, Klamath Falls, OR 97603.

LEED OF TRUST. Grantor and Lender have entered into a Deed of Trust dated November 15, 1994 (the "Deed of Trust") recorded in Klamath County, State of Oregon as follows:

Recorded in the County Clerk's Office, in Klamath Falls Oregon

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

Lot 3 in Block 4 of RIVERVIEW SECOND ADDITION, 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 2045 Abilene, Klamath Falls, OR 97603. The Real Property tax Identification number is 3909 005CA 01800.

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

Extend Maturity Date to January 15, 1996

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 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 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 Christopher G Solomon
Christopher G Solomon

LENDER:

South Valley State Bank

By: Hal Sturgeon
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF OREGON)
COUNTY OF KLAMATH) SS

On this day before me, the undersigned Notary Public, personally appeared Christopher G Solomon, 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.

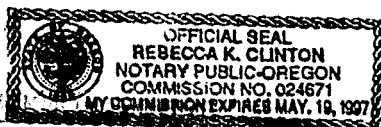
Given under my hand and official seal this 20th day of OCTOBER, 19 95.

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 _____) ss



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, who executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, 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 _____

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of South Valley State Bank the 24th day
of October A.D., 1995 at 10:40 o'clock A. M., and duly recorded in Vol. M95
of Mortgages on Page 28947.

FEE \$15.00

Bernetha G. Letsch, County Clerk
By Annette Mueller

MODIFICATION OF DEED OF TRUST

KNOW ALL MEN BY THESE PRESENTS, that _____
of the County of _____ State of _____
do hereby certify that _____
28948 JAX HOUSES LOT

KNOW ALL MEN BY THESE PRESENTS, that _____
of the County of _____ State of _____
do hereby certify that _____
WHEN RECORDED WITH LOT

KNOW ALL MEN BY THESE PRESENTS, that _____
of the County of _____ State of _____
do hereby certify that _____
RECORDED WITH RECORDED SA: