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RECORDATION REQUESTED BY:

South Valley State Bank **301 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:

Robert Bales and Netta Bales 1138 Maple Klamath Fails, OR 97601

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

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Vol. m95 Page 29712

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST IS DATED OCTOBER 18, 1995, BETWEEN Robert Bales and Netta Bales, Husband and Wife (referred to below as "Lender"), whose address is 1138 Maple, Klamath Falls, OR 97601; and South Valley State Bank (referred to below as "Lender"), whose address is 601 Main Street, Klamath Falls, OR 97601.

DEED OF TRUST. Grantor and Lender have entered into a Deed of Trust dated August 11, 1994 (the "Deed of Trust") recorded in Klamath County, State of Oregon as follows:

Recorded August 25, 1994 in the Klamath County Recorder's Office Volume M94 at Page 26637

10-31-95A10:59 RCVD

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

Lots 770 and 771 of Block 106. MILLS 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. State of Oregon:

The Real Property or its address is commonly known as 1003 East Main St, Klamath Falls, OR 97601.

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

Extend Maturity date to September 15, 1997 and Increase amount to \$7,500.00

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 relain as liable all parties to the Deed of Trust and all parties, 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 Lander 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. 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.

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