

10740

#090-09-13834-4

Vol 95 Page 34453

AMENDMENT TO ADJUSTABLE RATE LOAN RIDER

Notice is given that the adjustable rate loan rider dated the 18th day of August, 19 89, executed by Melvin P. Carnes and Margaret L. Carnes in favor of Klamath First Federal Savings and Loan Association and recorded on the 21st day of August, 19 89, in VOLUME M89 at PAGE 15515 in the office of the County Clerk of Klamath County, Oregon, is amended to change the "Initial Interest Rate: from 9.25 % to 6.85 % and the margin from N/A to N/A effective this 18th day of December, 19 95, because Nancy A. Miller and Delmer E. Miller has assumed the loan. The index is hereby changed from 8.923 to 5.116.

Dated this 18th day of December, 19 95.

Nancy A. Miller
Nancy A. Miller
L. M

Delmer E. Miller
Delmer E. Miller

STATE OF OREGON }
COUNTY OF KLAMATH }

The foregoing instrument was acknowledged before me this 18th day of December, 19 95 by Nancy A. Miller and Delmer E. Miller.

Kay E. Doolittle
Notary Public Kay E. Doolittle

My Commission Expires: 9-13-98

STATE OF OREGON }
COUNTY OF KLAMATH }



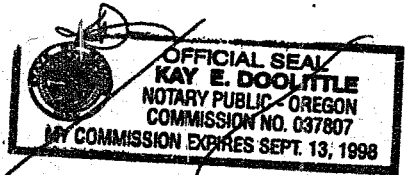
I certify that the within instrument was received for record on the 18th day of Dec, 19 95, at 3:54 o'clock P M, and recorded in BOOK M95 on page 34453, Record of Mortgages for said County.

Witness my hand and seal of County affixed Bernetha G. Letsch, County Clerk
County Clerk/Recorder

Fee \$10.00

By: Debra M. Mendenhall
Deputy

After Recording Mail To: KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION PO BOX 5270 KLAMATH FALLS OR 97601
#090-09-13834 Attn: Kay



10.00