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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:

Wayne F Christensen and Emestine Christensen 4513 Lombard Dr Klamath Falls, OR 97603

Vol. mal Page . 928

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

1057

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED MARCH 27, 1996, BETWEEN Wayne F Christensen and Ernestine Christensen (referred to below as "Grantor"), whose address is 4513 Lombard Dr., 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.

MORTGAGE. Grantor and Lender have entered into a mortgage dated April 4, 1991 (the "Mortgage") recorded in Klamath County, State of Oregon as follows:

Recorded on April 16, 1991 in Klamath County Recorder's Office, Volume M91, page 6827

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

See attached Exhibit A

The Real Property or its address is commonly known as 4513 Lombard Dr, Klamath Falls, OR 97603.

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

Extend Maturity date to April 5, 2001.

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 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: Ernestine Christensen Christensen LENDER: South Valley State Bas Authorized Officer INDIVIDUAL ACKNOWLEDGMENT OREGON STATE OF 188 KLAMATH COUNTY OF On this day before me, the undersigned Notary Public, personally appeared Wayne F Christensen and Ernestine Christensen, 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. 19 94 day of Given under my hand and official seal this Residing at _ K. FALLS OR Christens ex By Wayne G Frnestine My commission expires NOU 3, (997)Notary Public in and for the State of ONEGON OFFICIAL SEAL
DORA E. HORTON
NOTARY PUBLIC-ORTIGON
COMMISSION EVICED RICE
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MODIFICATION OF MORTGAGE (Continued)

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dut	y authorized by the Lender through its board of direct is authorized to execute this said instrument and that	the seal affixed is the	instrument to be the free and voluntary act and deed of the safety of the uses and purposes therein mentioned, and on oath stated that he or ne corporate seal of said Lender. Residing at
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