

After recording return to:
AgAmerica, FCB
P. O. Box 148
Klamath Falls, OR 97601

Customer/Note No. 22807/301
John O. Hintze

ATC # 04041606
MEMORANDUM OF LOAN MODIFICATION AGREEMENT

John O. Hintze and Wanda J. Hintze, Husband and Wife ("Borrower"), whose address is 9089 Hill Road, Klamath Falls, Oregon 97603, and AgAmerica, FCB successor by interest to The Federal Land Bank of Spokane, whose address is W. 601 First, P. O. Box TAF-C5, Spokane, WA 99220-4005 ("Lender") entered into that certain Loan Modification Agreement signed on April 26, 1996 ("Agreement") to amend the Note dated July 17, 1984, and any amendments thereto (the "Original Note") and Mortgage(s) dated July 17, 1984, recorded on August 2, 1984, as Instrument No(s). 39535 in Book M84, Page 13158, records of Klamath County, State of Oregon, and any amendments thereto (the "Loan Documents"), encumbering the real and/or personal property described therein, reference to which is made for the terms and the description of property. This Memorandum is an abstract of the Agreement. The Agreement provides for the indexing and adjustment of the interest rate, payment terms or balance due on the obligation evidenced by the Original Note and Loan Documents. The Original Note as amended by the Agreement is hereinafter referenced as the "Note." The interest rate, payment terms or balance due under the Note and Loan Documents may be indexed, adjusted, renewed or renegotiated.

Dated: 4-26-96

John O. Hintze
John O. Hintze

Wanda J. Hintze
Wanda J. Hintze

AgAmerica, FCB successor by interest to
The Federal Land Bank of Spokane

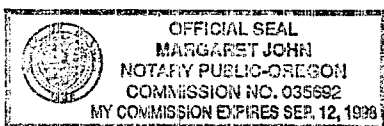
Greg Williams
Authorized Agent

State of Oregon)

) ss.

County of Klamath)

On this 26 day of April, 1996, before me personally appeared John O. Hintze and Wanda J. Hintze to me known to be the persons described in and who executed the within instrument, and acknowledged that they executed the same as their free act and deed.



Margaret John
Notary Public for the State of Oregon
Residing at Klamath Falls, OR
My Commission expires: 9-12-98

STATE OF Oregon)

) ss.

County of Klamath)

On this 29 day of April, 1996 before me personally appeared Greg Williams known to me to be an authorized agent of the AgAmerica, FCB successor by interest to the Federal Land Bank of Spokane that executed the within instrument, and acknowledged to me that such corporation executed the same as its free act and deed; and on oath stated that he was authorized to execute said instrument.

Margaret John
Notary Public for the State of Oregon
Residing at Klamath Falls, OR
My commission expires: 9-12-98

11985

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Aspen Title the 29th day
of April A.D., 19 96 at 3:47 o'clock P. M., and duly recorded in Vol. M96
of Mortgages on Page 11984.

FEE \$15.00

By Bernetha G. Leisch, County Clerk
Cherry Russell