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Vol. M96 Page 17638 **RECORDATION REQUESTED BY:** 96 JUN 18 P2:37

South Velley State Bank 601 Main Street Kismaih Fails, OR 97601

WHEN RECORDED MAIL TO:

South Valley State Bank 801 Main Street Klamath Falls, OR 97601

SEND TAX NOTICES TO:

Donzid J Morrison and Carol Jo Anne Morrison 1804 Tamara Klamath Falls, OR 97601

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST IS DATED JUNE 12, 1995, BETWEEN Donald J Morrison and Carol Jo Anne Morrison, as Tenants by the Entirety (referred to below as "Grantor"), whose address is 1604 Temera, Klamath Falls, OR 97601; and South Valley State Bank (referred to below as "Lender"), whose address is 801 Main Street, Klamath Falls, OR 97601.

DEED OF TRUST. Grantor and Lender have entered into a Deed of Trust dated September 29, 1993 (the "Deed of Trust") recorded in Klamath County, State of Oregon as follows:

Recorded Oct. 15th, 1993 by the Klamath County Clerk, M93, Page 27026, Rec. 69782

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

All of Lots 1, 2, 3, and 4 in Block 20 of FAIRVIEW ADDITION NO. 2 to the City of Klamath Falls, according to the official plat thereof on file in the office of the County Cierk of Klamath County, Oregon. All of Lot 5, LESS the following portion: Beginning at the Northwest corner of Lot 5, Block 20, FAIRVIEW ADDITION NO. 2 to the City of Klamath Falls; thence South along the West line of said Lot 5, 50 feet to the line between Lots 5 and 6 of said Block 20; thence East and parallel to Upham Street 35 feet to a point; thence in a NorthwestPirty direction to the point of beginning. All of Lot 6, EXCEPT that portion thereof conveyed to the City of Klamath Falls by Deed recorded on page 205 of Volume 82 of Deeds and LESS that portion conveyed to the City of Klamath Falls by Deed recorded on page 201 of Volume 107 of Deeds, all in Block 20 of FAIRVIEW ADDITION NO. 2 to the City of Klamath Falls.

The Real Property or its address is commonly known as 1315 Oregon Ave, Klamath Falls, OR 97601.

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

084 01

11.13

12.1.

Decrease interest rate to South Valley State Bank Prime plus 3.00%, with an Initial rate of 11.25%.

Extend the maturity date to June 10, 2001. Change terms of payment to 60 monthly principal and interest payments of \$3,325.00, with the balance due at maturity.

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 promisery 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, 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 is given conditionally, based on the representation to Lender 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. S. JUN RUSAU (D. 10 10 10 10 20

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LENDER: South Valley State Bank	темоен аскиомгерсичени	na an a
By: Hal Sturgeon		A CONTRACTOR AND A
Authorized Officer	nesiging at Kinaman	
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month Clamath) 58	NOTARY PUBLIC-OREGON COMMISSION NO. 048053
	J	LY COMMISSION EXPIRES NOV. 16, 1999
		eared Donsid J Morrison and Carol Jo Anne Morrison, to me known to be the
individuals described in and who executed voluntary act and deed, for the uses and pr	urnoses therein mentioned.	of Trust, and acknowledged that they signed the Modification as their free and
Al O Pt-		day of June, 19 96.
By Pral Surgion		Residing st_Klamath
Notary Public in and for the State of	Unegon	My commission expires Nou. 16, 1999
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STATE OF OROSA		OFFICIAL SEAL
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CODATT OF		MY COMMISSION EXPIRES JUL. 27, 1999
On this 13th day of Ju		6, before me, the undersigned Notary Public, personally appeared
BEVILLON LIAILEST UCCLER an	nd known to me to be the trument and acknowledged	authorized agent for the Lender
duly authorized by the Lender through its, she is authorized to execute this said instru	board of directors or otherwi ment and that the seal affixe	se, for the uses and purposes therein mentioned, and on oath stated that he o d is the corporate seal of said Lender.
By Tuna M Fishe	ομό ρειολιστητυνμέζου μι από μεσαλά το λυτός οι μ	Residing at Klameth Falls
Notary Public in and for the State of the	Magen	My commission expires 7-27-99
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