RECORDATION REQUESTED BY:

South Valley State Bank Klamath Fells, OR 97601

WHEN RECORDED MAIL TO:

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

SEND TAX NOTICES TO:

William E Stovall Jr and Paula B Stovall 12045 Old Fort Rd Klamath Fails, OR 97801

96 NOV -1 P1:21 Vol.______Paue_34549

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED OCTOBER 18, 1996, BETWEEN William E Stovali Jr and Paula B Stovali, as tenants by the entirety, (referred to below as "Grantor"), whose address is 12045 Old Fort Rd, Klamath Falls, OR 97601; and South Valley State Bank (referred to below as "Lender"), whose address is 801 Main Street, Klamath Falls, OR 97601.

MORTGAGE. Grantor and Lander have entered into a mortgage dated December 15, 1992 (the "Mortgage") recorded in Klamath County, State of

Recorded on December 23, 1992 at the Klamath County Clerk's Office, Volume M92 at page 30560

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

A percel of land located in the N1/2 SE1/4 of Section 20, Township 37 South, Range 9 East of the Willamette Merklian, Kiamath County, Oregon, being more perticularly described as follows: Beginning at a point on the East line of Section 20, Township 37 South, Range 9 East of the Willamette Merklian, Kiamath County, Oregon, from which point the East line of Section 20, Township 37 bears North 01 degrees 07"21" East 610,03 feet; thence along the East line of said Section 20 South 01 degrees 07"21" West 697.00 feet to the 31/6 corner common to Sections 20 and 21; thence along the South line of the N1/2 SE1/4 of Section 20 North 53 degrees 13"07" West 1684.95 feet to a point on the Easterly right-of-way line of Old Fort Road; thence along said right-of-way line North 37 degrees 31"11" West 17.79 feet; thence following said right-of-way line 29.94.77 feet along the arc of a 1243.24 foot radius curve to the 23 degrees 55"22" West 493.15 feet; thence, leaving said right-of-way line, South 87 degrees 57"55" East 2040.25 feet to the point of bealmning.

The Real Property or its address is commonly known as 12045 Old Fort Rd, Klamath Falls, OR 97603.

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

Increase amount to \$15,000.00.

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 endorsers to accommodation makers, shall not be released by vitue 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-algoring person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only its 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

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MODIFICATION OF MORTGAGE (Continued)

34550 Page 2

INDIVIDUAL ACKNOWLEDGMENT

STATE OF OKEGON) 88 COUNTY OF KIAMA+K VIRGOURGE QUICES	OFFICIAL SEAL K. L. YON TERSCH NOTARY PUBLIC-OREGON COMMISSION NO. 055675 MY COMMISSION EXPIRES JUL. 10, 2000
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By Real Notary Public in and for the State of OREGON	Realding at 801 Main St KFO
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	AND ALED GIVEN
COUNTY OF Klamath	OFFICIAL SEAL
	NOTARY PUBLIC-OREGON COMMISSION NO. 045734
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STATE OF OREGON: COUNTY OF KLAMATH: ss.	the 1st day
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STATE OF OREGON: COUNTY OF KLAMATH: ss. Filed for record at request of	o'clock P.M., and duly recorded in Vol. M96, on Page 34549. Bernetha G. Letsch County Clerk
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