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RECORDATION REQUESTED BY: South Valley Eank & Trust **203 Main Street** Klameth Fails, OR 07601

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WHEN RECORDED MAIL TO:

South Valley Bask & Trust 803 Main Street Klamath Folio, OR: \$7601

SEND TAX NOTICES TO:

Volerie L. Martin 4747 Sumac Ave Klamath Falls, OR 97603

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED NOVEMBER 1, 1906, BETWEEN Valerie L. Martin, Vested as: Valerie Lee Martin, fika Valerie L Harding, (referred to below as "Grantor"), whose address is 4747 Sumae Ave, Klamath Falls, OR 97603; and South Valley Bank & Trust (referred to below as "Lender"), whose address is 303 Main Street, Klamath Falls, OR 97601.

MORTGAGE. Grantor and Lender have entered into a mortgage dated November 8, 1995 (the "Mortgage") recorded in Klamath County, State of

Recording Date November 13, 1992, et Ki amath County Recorder, Vol. M92 of Mortgages on Page 26959

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

Lot 8 in Block 1 of Banyon Park, Tract I lo. 1008, according to the official plat thereof, on file in the office of the County Clark of Klemath County, Oregon.

The Real Property or its address is commonly known as 4747 Sumac Ave, Klamath Falls, OR 97603.

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

Extend Maturity Date to December 30, 1006.

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 we've 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 intent on of Lender to roke as a satisfaction of the promissory note or other credit agreement 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 mon-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 ACIONOVILEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE, AND EACH

GRANTOR:	1		
-In Mux	IA		
Yalorie L. Martin			
LENDER:			
South Valley Bank & Trust	1 1		
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Authorized Officer			
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executed the Modification of Mortgag uses and purposes therein mentioned	je, and acknowledged that he or i	pearod Valorie L Wartin, to me known i she signed the Medification as his or he	o be the incivicus: described in and t r free and voluntary act and deed, for
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