RECORDATION REQUESTED BY:

South Valley Bank & Trust 803 Main Street Klamath Fails, OR 97691

WHEN RECORDED MAIL TO:

South Valley Bank & Trust 803 Mein Stroet Klamath Fells, OR 97601

SIEND TAX NOTICES TO: Valerie I. Misrtin 4747 Sumac Ave Klamath Falls, OR 97603 97 JAN 14 P1:26

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SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED JANUARY 6, 1997, BETWEEN Valerie L. Martin, Vested as: Valerie Lee Martin, Ra Valerie L. Harding, (referred to below as "Grantor"), whose address is 4747 Sumac Ave, Klamath Falls, OR 97603; and South Valley Bank & Trust (referred to below as "Lender"), whose address is 803 Main Street, Klamath Falls, OR 97801.

MORTGAGE. Granter and Lender have entered into a mortgage dated November 6, 1992 (the "Mortgage") recorded in Klamath County, State of Oragon as follows:

Recording Date November 13, 1992, at Klamath County Recorder, Vol. M92 of Mortgages on Page 26959, Reception #53888

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

Let & in Block 1 of Benyon Park, Tract No. 1008, according to the official plat thereof, on file in the office of the County Clerk of Klemath County, Cregon.

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

INODIFICATION. Grantor and Londor hereby modify the Mortgage as follows:

Extend Maturity Date to February 28, 1997.

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-eigning 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 ACREES TO ITS TERMS.

LENDER: So with Vassof Bapier & Trust			
By: Hester In Silve			
	IDIVIDUAL ACKNOWL	EDGMENT	unt has taken taken taken ta
STATE OF ORCGON) SS	OFFICIAL SEAL STEPHEN VAN BURLEN NOTARY PUBLIC-OREGON	
CCUNTY OF KIAMATH	nt get en Dont top op bliget om te en Donkstyder o n en en note figet tot en Dont i team op 22 op 20 of myngere to Does yn en en been i till it til tit en te	COMMISSION NO. 055635 MY COMMISSION EXPIRES JR. 8 2003	
On this day before me, the undersigned Notary Put executed the Modification of Mortgage, and acknow- uses and purposes therein mentioned.	blic, personally appeared Valeric L visidged that he or she signed the M	Essettin, to me known to be the incividual do Modification as his or her free and voluntary a	escrated in and what and deed, for the
Ghren under my hand and official soal this By Stephe (An June	day of	1/1000 10 97 22380 Non Kame	A Palls
No lary Public in and for the State of	TEMBEH VORMOME	lesses Tuly 9 20	00

GEVANITOR:

1104 55.5

MODIFICATION OF MORTGAGE (Continued)

1134 Page 2

Loan No 301895 LENDER ACKNOWLEDGMENT OFFICIAL SEAL
RESECCA K. CLINTON
NOTARY PUBLIC-ORFICON
COMMESION NO. 024871
LY COMMISSION EXPIRES MAY. 10, 1007 STATE OF OCEGON 108 COUNTY OF KIAMATH On this 8 ANUARY 1997, before me, the undersigned Notary Public, personally appeared STEPHEN VAN BUREN and known to me to be the LENDER, authorized agent for the Lander that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duty authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on cath stated that he or she is affined to execute this said instrument and that the soal affixed is the corporate seal of said Lender.

By Well Call Without My commission expires 5/19/97 Kotsry Public in and for the State of OLEGIN LASER PRO, Reg. U.S. Pat. & T.At. Off., Ver. 3.22b (c) 1997 CFI ProServices, Inc., All rights reserved. (OR-9291 HARDINGS.LH C1.0VL) M. Authorized Girces Land Comment a star a company of francis and in the STATE OF OREGON: COUNTY OF KLAMATH: Filed for record at request of South Valley Bank & Trust day A.D., 1997 at of ____January 1:26 o'clock P.M., and duly recorded in Vol. ____M97 Mortgages of on Page 1133 Bernetha G. Letsch, County Clerk \$15.00 FEE Tethlen 101 bv Consent by Leithel to this incompany and wave census in again to sequentating benchmarker to be to appear or charges and not benegate to make teny taken medical form. Golding in this Maddilleadou static personal transfer as a selectable of the principal or construction of the principal and a position of the position CONTRAGOS VALIDATE Presso al especiolo resulta abara, las terras el ha pay est estado parte en arras. समान्त्रम सामानाक द्यान कि रिकेशकर्प स्थ, १६४१, AUDINICATION. Granics and Lender heroby mobile his Middego as habove Thi Real Property of his in where is agreemently known as 47.47 district Ave. Maintiff Palia, Oli 1976.0 Lot of the Block it of Benjon Park, Trant No. 1988, denorting to the official plot freezent on the Arrival and Roman Charles, Overcon. ur medaut REAL PROPERTY DESCRIPTION. The Madeagn newes the Rhomby discribed real planning this Tax Programment of the re-Headuring that has ember 13, 1932, at Itlamath County Headurin, Vol. Man at Worldniss in 1937, 140 11 11 11 11 កម្មាធិចម ទទួ របស់សេរៈ erentance : in anior of a Livinge rate enlarge alloga reserving eated Morandoc h. 1882 flag Marine ; 1. 1 more from the Court State of Court of the THIS MCMPHICATION OF MORTGAGE IS DATED JANUARY I, 1997, BETWEEN VAICHO I TRACHA, VOSCOL DE VARIA DE VA MODILICATION OF MORTGAGE asia cic variore eseguiro Rianielli Felia, On 197503 ATAY CHIMES AVE APPRING T STRAIGH SEND TAX KOTICES TEL WEARION LEVEL TO SEC Kimpan helia, Git openi \$53 Here 2 100; COUNT WASHING BASES A TRUIT WHEN RECORDED MAIL TO:

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