

AMENDMENT TO ADJUSTABLE RATE LOAN RIDER

Notice is given that the adjustable rate loan rider dated the 16th day of July, 19 87, executed by Brenda K. Killian and R. Clair Killian and assumed by Jeffrey Clay Ringulet and Trenna Fay Ringulet on 12/1/95 In favor of Klamath First Federal Savings and Loan Association and recorded on the 21st day of July, 19 87, in VOLUME M87 at PAGE 12944 in the office of the County Clerk of Klamath County, Oregon, is amended to change the "Initial Interest Rate: from 8.50 % to *8.25 % and the ~~Index~~ Rate from 8.93 to 7.55 effective this 18th day of February, 19 97, because lender has agreed to allow a ~~sale from Ringulets to Kurt A. Muller.~~

*present interest rate is also changed from 7.25% ARM to 8.25% ARM effective this date.

Dated this 21st day of February, 19 97.

Jeffrey Clay Ringulet
Jeffrey Clay Ringulet

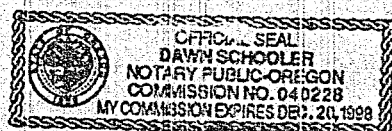
Trenna Fay Ringulet
Trenna Fay Ringulet

STATE OF OREGON }
COUNTY OF KLAMATH }

The foregoing instrument was acknowledged before me this 21st day of February, 19 97 by Jeffrey Clay Ringulet & Trenna Fay Ringulet.

Dawn Schooler
Notary Public

My Commission Expires: 12/20/98



STATE OF OREGON }
COUNTY OF KLAMATH }

I certify that the within instrument was received for record on the 24th day of February, 19 97, at 11:01 o'clock A M, and recorded in BOOK M97 on page 5326, Record of Mortgages for said County.

Witness my hand and seal of County affixed Bernetha G. Letsch,
County Clerk/Recorder

By: Kathleen Ross
Deputy

After Recording Mail To: KFFS&L Re: #090-21-00191 Attn: Kay or Carol
540 Main St.
Klamath Falls, OR 97601