

Vol. 1197 Page 2916

97 MAR 16 21:01

WHEN RECORDED MAIL TO:

Bank of the Cascades
1100 NW WALL ST
PO BOX 369
BEND, OR 97709

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



Bank of the Cascades

K-50138

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST IS DATED MARCH 13, 1997, BETWEEN FERRIS G HILL and LEAH M HILL (referred to below as "Grantor"), whose address is 61040 QUEENS DR #63, BEND, OR 97702; and Bank of the Cascades (referred to below as "Lender"), whose address is 1100 NW WALL ST, PO BOX 369, BEND, OR 97709.

DEED OF TRUST. Grantor and Lender have entered into a Deed of Trust dated January 16, 1997 (the "Deed of Trust") recorded in Klamath County, State of Oregon as follows:

RECORDED 1-21-97 IN BOOK M97, PAGE 1733, KLANATH COUNTY MORTGAGE RECORDS

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

LOT 26 IN BLOCK 2, TRACT 1098-SPLIT RAIL RANCHOS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE
TO THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

The Real Property or its address is commonly known as **#14A SOUTH RINGO CT, LAPINE, OR 97739**. The Real Property tax identification number is **23-10-358-8000**.

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

INCREASE AMOUNT TO \$21,000.00

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 promissory note or other credit agreement secured by the Deed of Trust (the "Note"). It is the intention of Lender to retain as liable all parties to the Deed of Trust and all parties, makers and endorser 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 Deed of Trust 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-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.

GRANTON:

x Lewis G. Hill
LEWIS G HILL

x Reed M. Hill
[REDACTED]

LENDER:

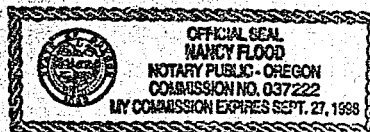
Bank of the Cascades

By: [Signature]

Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Oregon)
COUNTY OF Deschutes) ss



On this day before me, the undersigned Notary Public, personally appeared FERRIS G HILL and LEAH M HILL, to me known to be the individuals described in and who executed the Modification of Deed of Trust, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 14 day of MARCH, 19 97.

By Nancy Flood

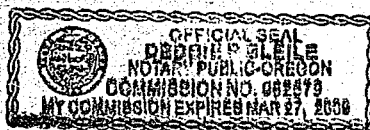
Residing at 1345 NW Wall

Notary Public in and for the State of Oregon

My commission expires 09-27-98

LENDER ACKNOWLEDGMENT

STATE OF Oregon)
COUNTY OF Deschutes) ss



On this 13 day of Mar, 19 97, before me, the undersigned Notary Public, personally appeared Roger Christensen and known to me to be the Asst VP + Ac Mgr, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By Debbie P. Bleile

Residing at Bend

Notary Public in and for the State of Oregon

My commission expires 3-27-2000

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STATE OF OREGON : COUNTY OF KLAMATH: ss.

Filed for record at request of Klamath County Title the 18th day
of March A.D., 19 97 at 1:01 o'clock P. M., and duly recorded in Vol. M97
of Mortgages on Page 7916

FEE \$15.00

Bernetha G. Letsch, County Clerk

by Kathleen Kean