WHEN RECORDED MAIL TO: OSU Federal Credit Union P.O. Box 300 Corvallis, OR 97339

## MODIFICATION AGREEMENT (TRUST DEED)

Vol\_<u>M91</u> Page

On or about July 24, 1989. Douglas Page Yates and Kathleen Elizabeth Yates, as tenants by the entirety, as Grantor, executed and delivered to OSU Federal Credit Union, as Beneficiary, a Deed of Trust encumbering real property located in Klamath County

Lots 4, 5 and 6 in Block 21 of Mountain View Addition to the City of Klamath Falls, Oregon, according to the official plat thereof on file in the office of the County Cierk of Klamath County, Oregon.

This Deed of Trust was recorded on August 3, 1989 at Volume M89 Page 14330 in the records of Klamath County.

MODIFICATION. Trustor and lender hereby modify the Deed of Trust and the obligation by the Deed of Trust ("Loan Agreement")

Principal Balance Increase. The principal amount is increased to \$50,000,00 (X)

## CONTINUING VALIDITY.

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Except as previously modified above, the terms of the original Deed of Trust and Loan Agreement 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 and the Loan Agreement as changed above nor obligate Lender to make any future modifications. Nothing in the Modification shall constitute a satisfaction of the Loan Agreement. It is the intention of Lender to retain as liable all parties to the Deed of Trust 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 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 the Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or Modification but also to

DATED this 27th of March, 1997.

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS AMENDMENT TO DEED OF

GRANTORS:

ASSUMING PARTIES:

Kathleen Elizabeth Yates

OSU Federal Credit Union

Lisa A. Turner

Title Real Estate Loan Supervisor

STATE OF OREGON,

County of Benton .

On this 21st day of March, 1997, before me, a Notary Public in and for said state, Personally appeared Lisa A. Turner who, being duly sworn, did say that She is the Real Estate Loan Supervisor of OSU Federal Credit Union, and that said instrument was signed and sealed in behalf of said Credit Union by authority of its Beard of Directors; and that said instrument is her voluntary

OFFICIAL SEAL
DYLAN MORNINGTON
NOTARY PUBLIC - OREGON
COMMISSION NO. 054178 ELA COUTTRIBUSION EXELTED FEAT 18' 2000

Notary Public for Oregon My Commission Expires:

STATE OF OREGON

County of Klamath.

On this 27th day of March, 1997, before me, a Notary Public in and for said state, personally appeared Douglas Page Yates and Kathleen Elizabeth Yates, known to me to be the person who executed the Modification Agreement and acknowledged to me that they executed the same for the purposes therein stated.

SUSAN MARIE CAMPBELL
NOTARY PUBLIC - OREGON
COMMISSION NO. 032456
MY COMMISSION EXPIRES MAR 01, 1998

Notary Public for Oregon

My Commission Expires:

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