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RECORDATION REQUESTED BY:

South Valley Bank & Trust P O Box 5210 Klamath Falls, OR, 97503

WHEN RECORDED MAIL TO:

South Valley Bank & Trust P O Sox 5210 Klamath Fells, OR 97803

SEND TAX NOTICES TO:

Kotheryne M Sindmack 2626 Campus Drive Klamath Falis, CR 97601

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Pk 18

Vol\_\_\_\_\_Page\_\_\_11823

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED APRIL 6, 1997, BETWEEN Kalheryne M Sindmack, Trustee of the Katheryne M Sindmack Trust dated 1/23/92 (referred to below as "Grantor"), whose address is 2626 Campus Drive, Klamath Falls, OR 97601; and South Valley Bank & Trust (referred to below as "Lender"), whose address is P O Box 5210, Klamath Falls, OR 97603.

MORTGAGE. Grantor and Lender have entered into a mortgage dated April 15, 1993 (the "Mortgage") recorded in Klamath County, State of Gregorias follows:

Recorded on April 16, 1993 at the Klamath County Recorder's office volume M93 at page 3010

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

PARCEL 1: Lot 10 in Block 3 of TRACT 1091, LYNNEWOOD, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon. EXCEPTING THEREFROM a tract of land situated in Lot 10, Block 3 of "TRACT NO. 1091-LYNNEWOOD", more particularly described as follows: Beginning at the Southeast corner of said Lot 10; thence North 05 degrees, 57'27" East, along the Easterly line of said Lot 10, 7.54 feet; thence North 85 degrees 34' 49" West 51.07 feet to a point on the Southerly line of said Lot 10; thence South 77 degrees 08'29" East 51.29 feet to the point of beginning, containing 192 square feet. PARCEL 2: A parcel of land situate in Lot 9 of Block 3, TRACT 1091, LYNNEWOOD, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon more particularly described as follows: Beginning at the Northwest corner of said Lot 9; thence South 12 degrees 51'31" West, along the Westerly line of said Lot 9, 7.54 feet; thence South 85 degrees 34' 49" East 51.41 feet, more or less, to a point on the Northerly line of said Lot 9, from which the Northeast corner of said Lot 9 beginning, containing 192 square feet.

The Real Property or its address is commonly known as 1177 Buck Island Drive, Klamath Falls, OR 97603. The Real Property tax identification number is 3808 0250D 00700 & 00600.

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

Extend Maturity date to November 1, 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-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 MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS.

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PERSON OF A SECURITY OF

GRANTOR

Katheryns M Sindmack

LENDER:

South Valley Brook & Trust

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WA CONSTITUTION EVALUATION OF THE PROPERTY OF

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## MODIFICATION OF MORTGAGE (Continued)

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	INDIN	/IDUAL ACK	NOWLEDGMENT
STATE OF OF	?@@@	•	OFFICIAL BEAL
<u> </u>	KMATK	) )	NOTARY PUBLIC-CREGON
COUNTY OF	HMAIR	`	COMMISSION NO. 055635
			PAL CONSTITUTION CONTRACTOR AND
and who expedied th	no microscon di morigaga, and a	personally appeare cknowledged that	ed Katheryne M Sindmack, to me known to be the individual described in he or she signed the Modification as his or her free and voluntary act and
Geed, for the uses an	ed purposes therein mentioned.  Indianal official seal this		ny of April 1997.
By	en Conscion	us	Residing at SLAMATE FAILS OR
Notary Public in and	for the Size of	2	My commission expires Valu 9, 2000
	LE	NDER ACKN	OWLEDGMENT
- AP-			
STATE OF <u>ORE</u>	GUN	) } &s	OFFICIAL SEAL REBECCA K CUNTON
COUNTY OF KA	AMATH	)	NOTARY PUBLIC-OREGON COMMISSION NO. 024671 MY COMMISSION EXPIRES MAY. 19, 1937
On this 10	day of APRIL	1997	, before me, the undersigned Notary Public, personally appeared , authorized agent for the Lender dinstrument to be the free and voluntary act and deed of the said Lender, for the uses and purposes therein mentioned, and on oath stated that he or
that executed the wi	thin and foregoing instrument and	acknowledged said	d instrument to be the free and voluntary act and deed of the said Lender,
she is sylhorized to e	execute this said lastrument and the	t the seal affixed is	the corporate seal of said Lender.
by Kiblica	KULINON .	and the property of the second	Residing at
LASER PRO, Reg. U.S. Pat.	& T.M. Off., Ver. 3.23 (c) 1997 CFI ProServi	ces, inc. All rights rese	xved. [OR-G201 SINDMACK.LN R1.OVL]
1.04.0000000000000000000000000000000000	remaining teacher States as and as	$(1.5 \pm 4.5) \times (5.5 \pm 5.5)$	
STATE OF OREGON:	COUNTY OF KLAMATH: ss	•	
Filed for record at reque	est ofSout	h Valley Ra	nk the 18th day
of April	A.D., 19 97 at	1:16	'clock P. M., and duly recorded in Vol. M97
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