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RECORDATION REQUESTED BY:

South Valley Bank & Trust
P O Box 5210
Klamath Falls, OR 97601

'97 SEP -2 P1:22

Vol. M97 Page 28722

WHEN RECORDED MAIL TO:

South Valley Bank & Trust
P O Box 5210
Klamath Falls, OR 97601

SEND TAX NOTICES TO:

Kenneth Wilson and Karen Wilson
P O Box 170
Chemult, OR 97731

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST IS DATED AUGUST 14, 1997, BETWEEN Kenneth Wilson and Karen Wilson, as Tenants by the Entirety (referred to below as "Grantor"), whose address is P O Box 170, Chemult, OR 97731; and South Valley Bank & Trust (referred to below as "Lender"), whose address is P O Box 5210, Klamath Falls, OR 97601.

DEED OF TRUST. Grantor and Lender have entered into a Deed of Trust dated June 5, 1997 (the "Deed of Trust") recorded in Klamath County, State of Oregon as follows:

Recorded on June 11, 1997 in the County Clerk's Office at Volume M97, Page 17920

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

Lots 2 and 3 in Block 7 of Chemult, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon

MODIFICATION. Grantor and Lender hereby modify the Deed of Trust as follows:
Extend the Maturity date to August 15, 2007

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 endorers 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.

GRANTOR:

X Kenneth Wilson
Kenneth Wilson

X Karen Wilson
Karen Wilson

LENDER:

South Valley Bank & Trust

By: [Signature]

Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Oregon

COUNTY OF Klamath) SS

On this day before me, the undersigned Notary Public, personally appeared Kenneth Wilson and Karen Wilson, 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 14th

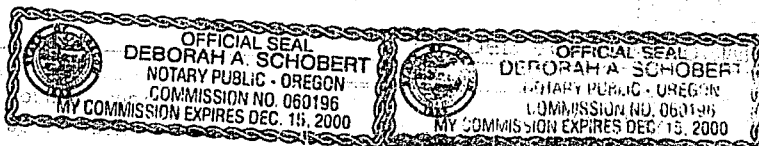
day of August, 19 97.

By: Deborah A. Schobert

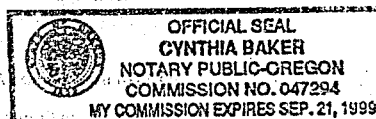
Residing at Chemult, OR 97731

Notary Public in and for the State of Oregon

My commission expires 12/15/00



STATE OF OREGON)
COUNTY OF KLAMATH) ss



On this 26th day of AUGUST, 19 97, before me, the undersigned Notary Public, personally appeared DAVID HUCKINS and known to me to be the Branch Manager, 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 Cynthia Baker Residing at GILCHRIST, OREGON
Notary Public in and for the State of OREGON My commission expires 9/21/1999

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of South Valley Bank the 2nd day
of Sept. A.D., 19 97 at 1:22 o'clock P.M., and duly recorded in Vol. M97,
of Mortgages on Page 28722.

FEE \$15.00

By Kathleen Rosen Bernetha G. Letsch County Clerk

NOTARY PUBLIC STATE OF OREGON
CYNTHIA BAKER
NOTARY PUBLIC-OREGON
COMMISSION NO. 047294
MY COMMISSION EXPIRES SEP. 21, 1999

STATE OF OREGON: COUNTY OF KLAMATH: ss.
I, the undersigned, Notary Public for the State of Oregon, do hereby certify that the foregoing instrument, together with the acknowledgment 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, was duly acknowledged before me on the day and date above written, and that the said Lender is duly authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

MODIFICATION OF DEED OF TRUST

LOAN NO. 600120
BANK OF AMERICA
RECORD NO. 28722

RECORD NO. 28722

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BANK OF AMERICA
RECORD NO. 28722

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