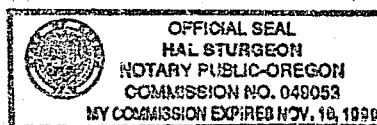


INDIVIDUAL ACKNOWLEDGMENT

STATE OF Oregon)
COUNTY OF Klamath) ss



On this day before me, the undersigned Notary Public, personally appeared Gayle P Nicholson, to me known to be the individual described in and who executed the Modification of Deed of Trust, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 28th day of August, 19 97

By Hal Stungen

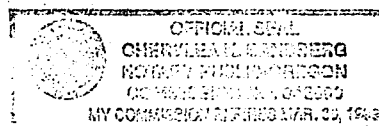
Residing at Klamath Falls.

Notary Public In and for the State of Oregon

My commission expires Nov. 16, 1999

LENDER ACKNOWLEDGMENT

STATE OF OREGON)
COUNTY OF Clatsop) SS



On this 28th day of August, 1997, before me, the undersigned Notary Public, personally appeared Hale Sturges and known to me to be the Authorized Officer, 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 Wesley E. Sanders

Residing at South Valley Bank & Trust

Notary Public in and for the State of Oregon

My commission expires 3-30-99

LASER PRO, Reg. U.S. Pat. & T.M. Off., Ver. 3.23 (c) 1997 CFI ProServices, Inc. All rights reserved. [OR-G202 GNICHOLS LN C1 OYL

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of South Valley Bank the 3rd day
of Sept. A.D., 19 97 at 9:21 o'clock A. M., and duly recorded in Vol. M97,
of Mortgages on Page 28841

FEE \$15.00

By Bernetha G. Letsch, County Clerk

INDICATION OF DEED OF MINE

100-443887-1000
 100-443887-1000
 100-443887-1000

2530 10X MICR 10

GROUP LEAD: 2004

ARREST RECORDED 1941

140000 200000 300000 400000 500000

RECOMMENDATION 1960: 2

100-443887-100

119299

20/08/2008 14:01:12 800 13007597/2 125 0000

APR 24 1964