RECORDATION REQUESTED BY:

South Valley Bank 8: Trust P O Box 5210 Klamath Falis, OR 97601

WHEN RECORDED MAIL TO:

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

SEND TAX NOTICES TO:

Gaylo P Nichelson 2855 Shasta Way Suite #1 Klamath Falls, OR 97603

Vol. M97 Page 28841 '97 SEF -3 A9:21

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST IS DATED AUGUST 28, 1997, BETWEEN Gayle P Nicholson (referred to below as "Grantor"), whose address is 2655 Shasta Way Suite #1, Klamath Falls, OR 97603; 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 19, 1996 (the "Deed of Trust") recorded in Klamath County, State

Recorded July 5, 1996 in the office of the Clerk, County of Klamath, State of Oregon, Volume M96, Page 19946, Microfilm #20874.

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

Parcel 6:

Parcel 6:
A portion of Tract 32 of ENTERPRISE TRACTS, situated in the NW1/4 of Section 3, Township 39 South, Range 9 East of the Williamette Meridian, Klamath County, Oregon, more particularly described as follows:
Beginning at a 5/8 inch fron pin on the East line of said Tract 32 which bears North along said East line a distance of 180.72 feet from the Southeast corner of said Tract; thence leaving said East line, South 89 degrees 51' 50" West a distance of 119.94 feet to a 5/8 inch fron pin on the East line of Austin Street; thence North 60 degrees 20' 45" East along said East line a distance of 175.0 feet to the Southwest corner of parcel described in instrument recorded in Volume M97, page 12556, Microfilm records of Klamath County, Oregon; thence North 89 degrees 51' 50" East along the South line of said parcel a distance of 119.97 feet to the East line of said Tract 32; thence South along said East line a distance of 175.0 feet to the point of beginning.

The Real Property or its address is commonly known as 1889 Austin Street, Klamath Falls, OR 97603.

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

Extend the maturity date to October 20, 1997.

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 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 endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, sign this Modification, then all persons signing below acknowledge that this Modification. If any person who signed the original Deed of Trust does not that the non-signing person consents to the changes and provisions of this Modification is given conditionally, based on the representation to Lender 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: Gayle P Kicholson LENGER: South Valley Bank & Trust ENDER ACKNOWLEDGMEN uthorized Officer to entire the transfer offices and the 38 W e describeradat biraca persenadas, casas om o lavolt by Hayr Lavor William Letynck

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MODIFICATION OF DEED OF TRUST (Continued)

DEED OF TRUST 28842

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INDIVIDUAL ACKNOWLEDGMENT

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COUNTY OF Klamath	HAL STURGEON HOTARY PUBLIC-OREGON COMMISSION NO. 049053
	MY COMMISSION EXPIRED NOV. 10, 1990]
On this day before me, the undersigned Notary Public who executed the Modification of Deed of Trust, and deed, for the uses and purposes therein mentioned.	c, personally appeared Gayle P Nichelson, to me known to be the individual described in an acknowledged that he or she signed the Modification as his or her free and voluntary act are
Given under my hand and official seal this	28 th day of August 1997.
By Hal Stungern	Residing at Klamoth Falls
Notary Fublic In and for the State of Orego	
South Value of the Arman Teach	ENDER ACKNOWLEDGMENT
	OFFICIAL SPAL
COUNTY OF <u>Klamath</u>	ONS CHERTELA LE CAMBRETA DE MORA DE MO
On this 28th day of august	
By Muylea & Bardle	Residing at Douth Valley Bank & Trust
Notary Public in and for the State of	My commission expires 3-30-99
LASER PRO, Reg. U.S. Pat. & T.M. Off., Ver. 3.23(c) 1397 CFI Proserv	vices, Inc., Alirights reserved. [OR-G202 GNICHOLS.LN C1.0VL]
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