

After recording, return to:

Mr. Steven P. Plambeck
Vice President
U. S. Bank
Oregon Corporate Banking Division (T-4)
111 S.W. Fifth Avenue
Portland, Oregon 97204

622-4092985712

MODIFICATION AGREEMENT

Reference is made to an assignment of beneficiary's interest in trust deeds dated May 4, 1995, by Home Advantage Financial Services, Inc., an Oregon corporation ("HAFS"), to United States National Bank of Oregon, a national bank ("USB") which was recorded on May 10, 1995, on page 12083 of volume M95 of the mortgage records of Klamath County, Oregon.

Notice is given that HAFS transferred its right, title, and interest in the trust deeds and notes secured by the trust deeds to Home Advantage Services, L.L.C., an Oregon limited liability company ("HAS"), and USB now does business as U.S. Bank.

Dated as of August 1, 1997.

U. S. Bank

By

Steven P. Plambeck
Steven P. Plambeck
Vice President

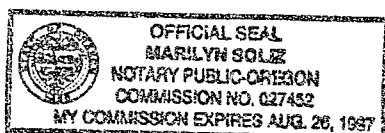
Home Advantage Services, L.L.C.

By

Patrick M. Gisler
Patrick M. Gisler
Manager
Member

State of Oregon)
)
 County of Multnomah) ss.

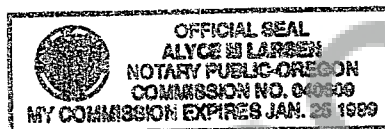
This instrument was acknowledged before me on August 20, 1997, by Steven P. Plambeck, vice president of U. S. Bank, a national bank.



Marilyn Soliz
 Notary Public for Oregon
 My commission expires: 8/26/97

State of Oregon)
)
 County of Deschutes) ss.

This instrument was acknowledged before me on August 18, 1997, by Patrick M. Gisler, manager of Home Advantage Services, L.L.C. an Oregon limited liability company.
member



Alyce M. Larsen
 Notary Public for Oregon
 My commission expires:

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Home Advantage Services the 12th day
 of Sept A.D., 19 97 at 1:51 o'clock P M., and duly recorded in Vol. M97
 of Mortgages on Page 29987.

FEE \$15.00

By Bernetha G. Letsch County Clerk
Kathleen Ross