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RECORDATION REQUESTED BY:

South Valley Bank & Trust P O Box 5:210 Klamath Falls, IDR 97601

WHEN RECORDED MAIL TO:

South Valley Bank & Trust O Box (3210 Klamath Falls, OR 9760

SEND TAX NOTICES TO:

John N Brooks and Lorelel Brooks 3920 Monrovia Way Kismaili Falis, OR 97603

Vol. me7 Page 33165 B P1:27

SPACE AEOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST IS DATED SEPTEMBER 30, 1997, BETWEEN John IN Brooks and Lorelei Brooks, DBA Madison Street Crossing (referred to below as "Grants"), whose address is 3920 Monrovia Way, Klamath Falls, OR 97603; and South Valley Bank & Trust (referred to below as "Lender"), whose endress is P O Exx 5210, Klamath Falls, OR 97601.

DEED OF TRUST. Grantor and Lender have entered into a Deed of Trust dated February 10, 1932 (the "Deed of Trust") recorded in Klamath County, State of Oragon as follows:

Feconded on February 12, 1957; at the Klamath County Clerks Office, Volume M92 at page 2958

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

A TRACT OF LAND SITUATE: IN LOT 1, BLOCK 1 OF THE SUBDIVISION OF BLOCKS 28, AND 3, HOMEDALE, BEING IN THE E 1/2 NE 1/4, SECTION 11, TOWNSHIP 39 SOUTH, RANGE 9 EAST OF THE WILLAMETTE IMERIDIAN, IN THE COUNTY OF KLAMATH, STATE OF OREGON, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHEASTERLY CORNER OF SAID LOT 1, BLOCK 1 AS MARKED BY A P.K. NAIL; THENCE NORTH 66 DEGREES 42' 03" WEST, ALONG THE NORTHERLY LINE OF SAID LOT 1, 154.30 FEET TO A 5/8" IRONPIN; THENCE SOUTH 07 DEGREES 14' 20" WEST 140.00 FEET TO A FENCE CORNER; THENCE SOUTH 84 DEGREES 34' 00" EAST 90.00 FEET, 5/8" IRONPIN; THENCE SOUTH 84 DEGREES 34' 00" NOT FOUND; THENCE SOUTH 95 DEGREES 26' 00" WEST 18.00 FEET TO A 5/1" IRONPIN; THENCE SOUTH 95 DEGREES 26' 00" WEST 18.00 FEET TO A 5/1" IRONPIN; THENCE SOUTH 95 DEGREES 26' 11' EAST 118.41 EAST 172.66 FEET TO A 1 1/4" IRON PIN OF THE EASTERLY LINE OF SAID LOT 1; THENCE NORTH 90 DEGREES 93' 41" EAST 118.41 FEET TO THE POINT OF BELINNING.

The Real Property or its address is come only known as \$110 Madison, Klamath Falls, OR 97603.

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

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 prodifications. No bing 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, any maker or endorser, agreement secured by the Deed of Trust does not makers and endorsers to the Note including accommodation parties, unless a party is expressly released by Lander in writing. Any maker or endorser, makers and endorsers to the Note including accommodation parties, unless a party is expressly released by Lander in writing. Any maker or endorser, and endorsers to the Note including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Deed of Trust does not including accommodation makers, shall not be released by virtue of 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 modifical on but also to all such subsequent actions. only to any initial extension or modifical by but also to all such subsequent actions.

NATOR ACKNOWLEDGED HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST, AND EACH

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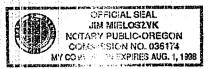
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MODIFICATION OF DEED OF TRUST (Continued)

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INDIVIDUAL ACKNOWLEDGMENT

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