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RECORDATION REQUESTED BY: 97 DEC 24 P1:11

South Valley Bank & Trust
P O Box 5210
Klamath Falls, OR 97603

WHEN RECORDED MAIL TO:

South Valley Bank & Trust
P O Box 5210
Klamath Falls, OR 97603

SEND TAX NOTICES TO:

South Valley Bank & Trust
P O Box 5210
Klamath Falls, OR 97603

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST IS DATED DECEMBER 17, 1997, BETWEEN Vincent J Finnianous and Deborah A Finnianous, AS TENANTS BY THE ENTIRETY (referred to below as "Grantor"), whose address is 834 Richmond St, Klamath Falls, OR 97601; and South Valley Bank & Trust (referred to below as "Lender"), whose address is P O Box 5210, Klamath Falls, OR 97603.

DEED OF TRUST. Grantor and Lender have entered into a Deed of Trust dated September 28, 1993 (the "Deed of Trust") recorded in Klamath County, State of Oregon as follows:

Recording Date, November 22, 1993, in the office of the Klamath County Clerk, Vol. M93 of Mortgages, page 30891.

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

Lot 35, 36, and 37, Block 6, INDUSTRIAL ADDITION to the City of Klamath Falls, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

The Real Property or its address is commonly known as 834 & 836 Richmond St, Klamath Falls, OR 97601. The Real Property tax identification number is 3808-026AA-03000.

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

Extend the maturity date to May 15, 1998.

Increase the interest rate by 1/2 percent, resulting in an initial rate of 12.5%.

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 Vincent J Finnianous

x Deborah A Finnianous

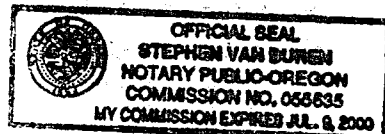
LENDER:

South Valley Bank & Trust

By: Stephen VanBuren
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Oregon)
COUNTY OF Klamath) SS



On this day before me, the undersigned Notary Public, personally appeared Vincent J Finnianous and Deborah A Finnianous, 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 19th day of December, 19 97.

By: Stephen VanBuren

Residing at: Klamath Falls

Notary Public in and for the State of Oregon

My commission expires July 9, 2000

LENDER VOLUNTARILY RELEASED

(OPTIONAL)

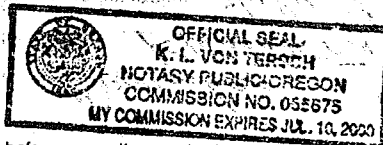
MODIFICATION OF DEED OF TRUST

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LENDER ACKNOWLEDGMENT

STATE OF OREGON)
COUNTY OF Klamath) ss



On this 19th day of December, 19 97, before me, the undersigned Notary Public, personally appeared Stephen Van Buren and known to me to be the LOAN 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 K. L. Von Tersch
Notary Public in and for the State of OREGON

Residing at 801 Main St
My commission expires 07/10/00

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STATE OF OREGON: COUNTY OF KLAMATH : ss.

Filed for record at request of South Valley Bank the 24th day of December A.D., 19 97 at 1:11 o'clock P. M., and duly recorded in Vol. M97 of Mortgages on Page 41962.

FEE \$15.00

By Bernetha G. Letsch, County Clerk
Kathleen Ross

MODIFICATION OF DEED OF TRUST