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ATC 05246256

MODIFICATION AGREEMENT

This Agreement made and entered into on December 31, 1997 by Stephen King and Cathy King as grantor, and Bob's Custom Pension Fund, as beneficiary.

Whereas, Stephen King and Cathy King executed a Trust Deed dated May 22, 1997 recorded May 30, 1997, Book M97, page 16491, in the amount of \$203,000.00 with interest in the amount of 11.00% per annum, payable in monthly installments of \$1,860.84, the term was due November 23, 1997, to wit:

Whereas, a Modification Agreement was entered into on December 31, 1997 and, Whereas, the current balance on the Installment Note and Trust Deed is \$140,000.00,

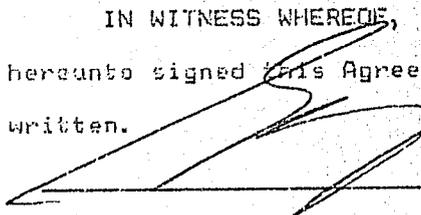
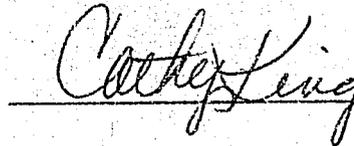
NOW, THEREFORE, it is mutually agreed as follows:

The balance of the original Installment Note and Trust Deed dated May 22, 1997 recorded May 30, 1997, is amended as follows:

New balance - \$140,000.00, which shall be payable with interest at the rate of 11.00% per annum from January 1, 1998, payable in INTEREST ONLY PAYMENTS of \$ 1,283.33 per month, the first payment due February 1, 1998 with the full unpaid balance, principal and interest due and payable on October 1, 1998.

All of the terms and conditions of the said Installment Note and Trust Deed shall remain in force except as herein modified.

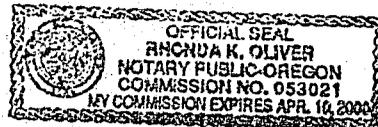
IN WITNESS WHEREOF, the Grantors and Beneficiary have hereunto signed this Agreement the day and year first above written.

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This instrument was acknowledged before me on JANUARY 7,
1998 by Stephen King And Cathy King

My Commission Expires 4-10-2000
[Signature]



STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Aspen Title & Escrow the 14th day
of January A.D., 19 98 at 11:23 o'clock A. M., and duly recorded in Vol. M98
of Mortgages on Page 1157.

By [Signature]
Bernetha G. Letsch, County Clerk

FEE

\$15.00
20.00 Non-standard