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090-09-14187

'98 JAN 16 P3:44

MTC 43448-MS

AMTC-43448-MS

AMENDMENT TO ADJUSTABLE RATE LOAN RIDER

Notice is given that the adjustable rate loan rider dated the 9TH day of NOVEMBER, 1990, executed by PEGEEN S. FITZPATRICK in favor of Klamath First Federal Savings and Loan Association and recorded on the 15TH day of NOVEMBER, 1990, in VOLUME M90 at PAGE 22767 in the office of the County Clerk of Klamath County, Oregon, is amended to change the "Initial Interest Rate: from 9.00 % to 6.625 % and the ^{index} margin from 8.091 to 4.949 effective this 16TH day of JANUARY, 1998, because CHARLES S MALONEY, JR. and DONNA MALONEY has assumed the loan.

Dated this 16th day of JANUARY, 1998.

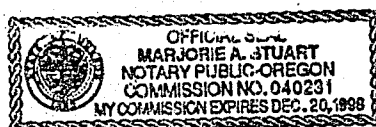
Charles S. Maloney Jr.
CHARLES S MALONEY, JR.

Donna Maloney
DONNA MALONEY

STATE OF OREGON }
COUNTY OF KLAMATH }

The foregoing instrument was acknowledged before me this 16th day of January, 1998 by Charles S. Maloney, Jr. and Donna Maloney.

Marjorie A. Stuart
Notary Public

My Commission Expires: 12/20/98

STATE OF OREGON }
COUNTY OF KLAMATH }

I certify that the within instrument was received for record on the 16th day of January, 1998, at 3:44 o'clock P.M., and recorded in BOOK M98 on page 1571, Record of Mortgages for said County.

Witness my hand and seal of County affixed Bernetha G. Letsch,
County Clerk/Recorder

By: Kathleen Rose
Deputy

After Recording Mail To:

Fee: \$10.00

KLAMATH FIRST FEDERAL SAVINGS & LOAN ASSN.
540 MAIN STREET
KLAMATH FALLS, OR 97601