TTS 2/10/98 RECORDATION REQUESTED BY: South View Rom & Trust P 0 Eox Szia : Kiemath Fels, OR 97501

WHEN RECORDED MAIL TO: South Valley Benk & Truch

P O Box 5210 Kilomath Fallo, OR 97601

SEND TAX NOTICES TO:

Elbert & Henderson and Annetie M Henderson 3037 Anderson Ave Klancih Felle, CR 97603



SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

Vol. M98 Page

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MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST IS DATED DECEMBER 30, 1997, BETWEEN Elbert G Handerson and Annetia M Handerson (referred to below as "Grantor"), whose address is 3007 Anderson Ave, Klamsch Falls, OR 97803; and South Valley Bank & Trust (referred to below as "Lender"), whose address is P O Box 5210, Klamsch Falls, OR 97601.

DEED OF TRUST. Grantor and Londer have entered into a Deed of Trust dated August 25, 1957 (the "Deed of Trust") recorded in Klamath County, State of Oregon as follows:

Recorded on September 3, 1987 in the Klamath County Clerk's Office Volume Me7 at page 15082

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

See attached Exhibit A

The Real Property or its address is commonly known as 3007 Anderson Ave, Klemath Falls, OR 97601.

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

Extend the Meturity deto to January 25, 1998

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Deed of Trust shall remain unchanged and in full force and effoct. 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 premissory note or other crodit agreement secured by the Deed of Trust (the "Note"). It is the intention of Lender to relate as listed all parties to the Deed of Trust and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender to relating. 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 er otherwise will not be released by it. This waiver applies not cright 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

GRAMORG LENDER: South Velley Bank & Trust es. 4 B. Authorie OF INDIVIDUAL ACKNOWLEDGMENT OFFICIAL SEAL JEFFREY S. BRADFORD STATE OF NOTARY PUBLIC-OREGON 194 COMMISSION NO. 300004 MY COMMISSION EXPIRES APR. 21, 2001 COUNTY OF \odot On this day before me, the undersigned Notary Public, personally appeared Etheri G Handerson and Annette M Handerson, 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 set and cood, for the uses and purposes therein mentioned. Quant under my hand and official seal this 31.2 my hand and official seal this day of Desertes Givan unde **Reaiding at** 803 Man Ø Notary Puliec incert for the State of My commission expires 190 Sales 2 1 ... REVIEOR LENDER ACKNOWLEDCWENT (commont) 10 an Ma 320339 2525 MODIFICATION OF DEED OF TRUET 石山市中部の

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Carthy 13th day of February 1998	Recention of the second s
duy authorized by the Londer through its board of directors or otherwise; she is authorized to exocute this said instrument and that the seal atfixed is	id instrument to be the fine and voluntary and and dead of the Landar
By Ilha Ilsher	
Notary Public in and for the State of Origin	Rockling et Klamath My commission envires 07-27-99
SER FRO, Rsp. U.G. Pst. a T.M. Off., Ver. 3.23 (c) 1997 CFI ProBorvices, Inc. Allrighteres	erved. (CA-aschel Bertini LN GiCaul) (CA a sault out

INDIVIDUAL ACKNOWLEDGINERT

MODIFICATION OF DEED OF TRUST

(Continued)

LENDER ACKNOWLEDGMENT

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OFFICIAL BEAL

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ELBERT G. AND ANNETTE M. HENDERSON

EXHIBIT "A" DESCRIPTION SHEET

PARCEL 1

A portion of Tracts 6, 7, and 8, and the Easterly one-half of vacated Avalon Street of the re-subdivision of Tracts 25 to 32, inclusive, of Altamont Ranch Tracts, Klamath County, Oregon, more particularly described as follows:

Beginning at a 5/8-inch iron pin on the Northerly right of way line of Anderson Avenue and the centerline of vacated Avalon Street; thence North 00 degrees 06' 00" West along said centerline 535.89 feet to a 5/8-inch iron pin on the Southwesterly right of way line of the Burlington Northern Railway Company tracks, said right of way being parallel to and 125 feet (measured at right angles) from the centerline of the main line of said Railway Company tracts, as now located and constructed; thence along said right of way line South 48 degrees 02' 10" East 244.63 feet to a 5/8-inch iron pin; thence South 02 degrees 00' 40" West 303.03 feet to a P-K nail set in concrete; thence South 88 degrees 52' 44" East 2.60 feet to the Easterly edge of a corner post on a chain link fence; thence South 02 degrees 00' 40" West generally along the Easterly side of said fence and its extension 72.80 feet to a 5/8-inch iron pin on the Northerly right of way line of said Anderson Avenue; thence along said right of way line North 88 degrees 52' 40" West 170.42 feet to the point of beginning, with bearings based on record of survey No. 2031 as recorded in the office of the Klamath County Surveyor.

SAVING AND EXCEPTING that portion deeded to Great Northern Railway by deed dated February 8, 1961, recorded February 15, 1961, in Volume 327, page 339 and recorded July 21, 1960 in Volume 323, page 20 Deed Records of Klamath County, Oregon.

PARCEL 2

A portion of Tracts 6, 7, and 10 of Tracts 25 to 32, inclusive, of Altamont Ranch Tracts, Klamath County, Oregon, more particularly described as follows:

Beginning at a 5/8-inch iron pin on the Northerly right of way line of Anderson Avenue, being South 88 degrees 52' 40" East 170.42 feet from the centerline of vacated Avalon Street; thence North 02 degrees 00' 40" East along the Easterly side of chain link fence 72.80 feet to the Easterly edge of a corner post; thence North 88 degrees 52' 40" West 2.60 feet to a P-K nail set in concrete; thence North 02 degrees 00' 40" East 303.03 feet to a 5/8-inch iron pin on the Southwesterly right of way line of the Burlington Northern Railway Company tracks, said right of way being parallel to and 125 feet (measured at right angles) from the centerline of the main line of said Railway Company tracks. as now located and constructed; thence South 48 degrees 02' 10" East 286.90 feet along said right of way line to a 5/8-inch iron pin on the Westerly line of said Tract 10; thence South 00 degrees 06' 00" East along the Westerly line of said Tract 10 to a 5/8-inch iron pin, said (continued)

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iron pin being on the Southwesterly right of way line of the said Railway Company tracks and being 150 feet (measured at right angles) from the centerline of the main line of said Railway Company tracks; thence South 48 degrees 02' 10" East along said Southwesterly right of way line 236.23 feet to a 5/8-inch iron pin on the Northerly right of way line of said Anderson Avenue; thence North 88 degrees 52' 40" West 399.70 feet to the point of beginning, with bearings based on record of survey No. 2031, as recorded in the office of the Klamath County Surveyor.

SAVING AND EXCEPTING that portion deeded to Great Northern Railway by deed recorded February 15, 1961, in Volume 327, page 339 and recorded July 21, 1960 in Volume 323, page 20, Deed Records of Klamath County, Oregon.

PARCEL 3

A tract of land situated in Lots 2, 3, 4, and 5 of the Re-Subdivision of Blocks 25 to 32 inclusive of ALTAMONT RANCH TRACTS,

Beginning at the Southwest corner of Lot 5 of said Re-Subdivision; thence North 135 feet along the West line of Lot 5 to the true point of beginning; thence East 170 feet; thence South 135 feet to the North line of Anderson Avenue; thence East along the North line of Anderson Avenue to the center line of Avalon Avenue; thence North along saidcenter line to the Southerly right-of-way line of the Great Northern Railway as now located; thence Northwesterly along said right-of-way; to the West line of Lot 2 of said subdivision; thence South along the West line of Lots 2, 3, 4, and 5 of said subdivision to the point of beginning, including vacated portion of Avalon Avenue West of the center line and South of Great Northern Railway's right-of-way.

SAVING AND EXCEPTING that portion deeded to Great Northern Railway by deed dated February 8, 1961, recorded February 15, 1961, in Volume 327, page 339, Deed Records of Klamath County, Oregon.

STATE OF OREGON: COUNTY OF KLAMATH : 55.

Filed for record at request of		South Valley Bank the 20th	day
of	· · · · · · · · · · · · · · · · · · ·	A.D., 19 98 at 2:13 o'clock P. M., and duly recorded in Vol. M98	
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	2.45 A.	Bernetha G. Letsch, County Cierk	
FEE	\$25.00	of Mortgages on Page _5496 Bernetha G. Letsch, County Clerk By Attalum for	
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