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RECORDATION REQUESTED BY: '98 APR 13 P2:46

Vol. M98 Page 12021

South Valley Bank & Trust
P O Box 5210
Klamath Falls, OR 97601

WHEN RECORDED MAIL TO:

South Valley Bank & Trust
P O Box 5210
Klamath Falls, OR 97601

SEND TAX NOTICES TO:

South Valley Bank & Trust
P O Box 5210
Klamath Falls, OR 97601

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST IS DATED APRIL 8, 1998, BETWEEN Beth E Deaver (referred to below as "Grantor"), whose address is 10610 Hill Rd, Klamath Falls, OR 97603; and South Valley Bank & Trust (referred to below as "Lender"), whose address is P O Box 5210, Klamath Falls, OR 97601.

DEED OF TRUST. Grantor and Lender have entered into a Deed of Trust dated October 10, 1996 (the "Deed of Trust") recorded in Klamath County, State of Oregon as follows:

Recorded on: October 23, 1996 in Volume M96, page 33633, microfilm #27239, modified and recorded in Volume M97, page 13664, microfilm #37134, recorded on May 5, 1997 in the records of the Clerk's office of Klamath County, Oregon.

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

Beginning at the Southeast corner of the SE1/4SE1/4 of Section 31, Township 39 South, Range 10 East of the Willamette Meridian; running thence West on the South line of said Section 31 to the West line of Lot 7 of said Section 31; thence North with meander line on the East side of Lost River to a point on said meander line 7 chains and 68 links North of said section line; thence in an Easterly direction to the Northeast corner of the SE1/4SE1/4 of said Section 31; thence South 20 chains to the place of beginning, being a portion of the S1/2SE1/4 and Lot 7, Section 31 in Township 39 South, Range 10 East of the Willamette Meridian.

EXCEPTING therefrom such portions as have been heretofore deeded to the United States of America for canal rights of way.

ALSO EXCEPTING that portion thereof deeded to Great Northern Railway Company for railroad rights of way by deed dated June 10, 1931, recorded June 13, 1931, in Volume 95 on page 454, Deed Records of Klamath County, Oregon. That portion of the SW1/4SW1/4 of Section 32, Township 39 South, Range 10 East of the Willamette Meridian, lying Westerly of the right of way of the "G" Canal. NE1/4NE1/4, Lots 7, 8, 9, in Section 6, Township 40 South, Range 10 East of the Willamette Meridian.

SAVING AND EXCEPTING those portions deeded to the United States of America for canal purposes and to Great Northern Railway Company for railroad rights of way.

ALSO SAVING AND EXCEPTING that portion of the NE1/4NE1/4 of Section 6, Township 40 S. R. 10 E.W.M., lying East of the "G" Canal.

EXCEPTING therefrom the SW1/4 of the NE1/4 and the SE1/4 of the NW1/4 lying Easterly of Lost River (also known as a portion of Government Lot 7), in Section 6, Township 40 South, Range 10 East of the Willamette Meridian, Klamath County, Oregon.

The Real Property or its address is commonly known as 10610 Hill Rd, Klamath Falls, OR 97603. The Real Property tax identification number is 3910-3100-1400, 3910-3200-2501, 4010-600-200.

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

Modify the terms of payment to annual payments of \$44,199.22 including interest, beginning December 5, 1998, and extend the maturity dated to December 5, 2001.

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 remain 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.

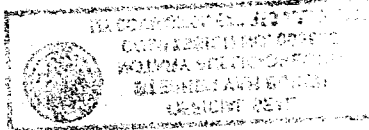
GRANTOR:

Beth E Deaver
Beth E Deaver

LENDER:

South Valley Bank & Trust

By: Stephen A. Bura
Authorized Officer



INDIVIDUAL VERIFICATION

1000 APR 30 1998
01-05-1882

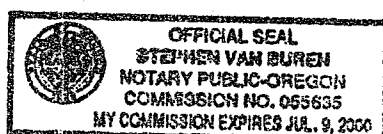
MODIFICATION OF DEED OF TRUST

TRUST

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Oregon)
COUNTY OF Klamath) ss

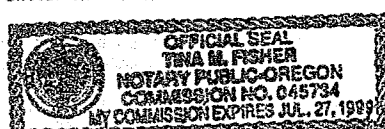


On this day before me, the undersigned Notary Public, personally appeared Beth E Deaver, to me known to be the individual described in and who executed the Modification of Deed of Trust, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 9th day of April, 19 98.
By Stephen Van Buren Residing at Klamath Falls
Notary Public in and for the State of Oregon My commission expires 7/9/2000

LENDER ACKNOWLEDGMENT

STATE OF Oregon)
COUNTY OF Klamath) ss



On this 9th day of April, 19 98, before me, the undersigned Notary Public, personally appeared Stephen Van Buren and known to me to be the 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 Tina M Fisher Residing at Klamath Falls
Notary Public in and for the State of Oregon My commission expires 7-27-99

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STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of South Valley Bank the 13th day
of April A.D., 19 98 at 2:46 o'clock P. M., and duly recorded in Vol. M98
of Mortgages on Page 12021

FEE \$15.00

Bernetha G. Letch, County Clerk
By Kathleen Ross