

MODIFICATION OF TRUST DEED

AFTER RECORDING RETURN TO:

OREGON TELCO CREDIT UNION
2121 S.W. FOURTH AVENUE
PORTLAND, OREGON 97201

Assessor's Parcel or Account Number

Abbreviated Legal Description

Full Legal description located on page 1

"Credit Union"

"MEMBER(s)"

OREGON TELCO CREDIT UNION
2121 S.W. FOURTH AVENUE
PORTLAND, OREGON 97201

RHONDA L. SHEPHERD AKA
RHONDA L. PARADIS
2426 RADCLIFFE
KLAMATH FALLS

The parties have entered in a trust deed, in which Credit Union is the beneficiary and Member is the grantor, dated, NOVEMBER 29, 1994, and recorded in the records of KLAMATH County, State of OREGON, at Book/Reel M94, Page/Image 37284, Recording No. . The trust deed

covers the following-described real property:

LOT 11 IN BLOCK 309, DARROW 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.

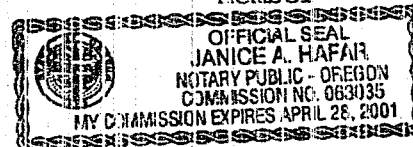
The parties wish to modify this trust deed in the following manner:

- X (1) By increasing the amount secured by this trust deed from 5000.00 to 22,348.19.
- (2) This trust deed is further modified by:

OREGON TELCO CREDIT UNION

By Janice A. Hafar
"Credit Union"

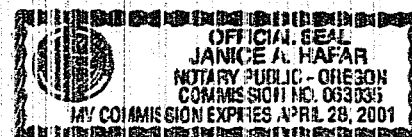
Rhonda L. Shepherd AKA
Member
Rhonda L. Paradis
Member



22
15

15039

"MEMBER'S NOTARY"



STATE OF OREGON,

)

) ss.

County of Klamath

)

April 27, 1998

Personally appeared the above-named Rhonda Shepherd aka Rhonda Paradis
and acknowledged the foregoing instrument
to be a voluntary act and deed.

By: Janice A. Hafar
Notary Public for State of OREGON
My Commission expires: 4-28-2001
Residing at: 1445 Avalon-Office, Klamath Falls, OR 97603

"CREDIT UNION NOTARY"

STATE OF OREGON,

)

) ss.

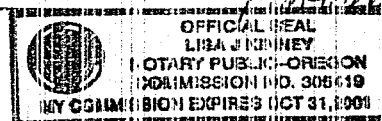
County of Multnomah

)

May 1, 1998

Personally appeared Janet Hobbs who,
being duly sworn, did say that (s)he is the Assistant
Treasurer of OREGON TELCO CREDIT UNION,
and that said instrument was signed and sealed
in behalf of said Credit Union by Authority of its
Board of Directors; and that said instrument is his/her
voluntary act and deed.

By: Lisa J. Finney
Notary Public for State of: Oregon
My Commission expires: 10-31-2001
Residing at: Portland, OR



STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of _____ the _____ 5th day
of May A.D. 19 98 at 1:28 o'clock P. M., and duly recorded in Vol. 1493
of Mortgages on Page 15038

FEE \$15.00

Bernetha G. Leisch, County Clerk
By: Kurtum Ross