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RECORDATION REQUESTED BY: South Valley Bank & Trust P O Box 5210 Klamath Falls, OR 97601

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WHEN RECORDED MAIL TO: South Valley Bank & Trust P O Box 5210 \$ mm

Klamath Falls, OR 97601 SEND TAX NOTICES TO:

Terry J Edwards and Belty J Edwards HC 30 Box 141 Chemult, OR 97731

P3:38

AMERITITLE, has recorded this Instrument by request as an accomodation only, and has not examined it for regularity and sufficiency or as to its effect upon the title to any reci propeny ingt may be described therein.

Vol. Mgg\_Page\_

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## MTC 1396-9120

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

## MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST IS DATED MAY 28, 1998, BETWEEN Terry J Edwards and Betty J Edwards, Husband and Wife (referred to below as "Grantor"), whose address is HC 30 Box 141, Chemuli, OR 97731; 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 May 15, 1997 (the "Deed of Trust") recorded in Klamath County, State

Recorded in the office of the County Clerk of Klamath County, on May 15, 1997, volume M97, page 14907, microfilm #37720.

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

Lot 17 In Block 13 of HILLSIDE ADDITION TO KLAMATH FALLS, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon. The Real Property or its address is commonly known as 1405 Eldorado, Klamath Falls, OR 97601.

MODIFICATION. Grantor and Lender hereby modify the Deed of Trust as follows: Extend the maturity date to April 15, 1999.

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 agreement secured by the Deed of Trust (the "Note"). It is the intention of Lender to retain as liable all parties to the Deed of Trust as changed above nor makers and endorsers to the Note, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Deed of Trust does not not subsequent actions. If any person who signed the original Deed of Trust does not not be changes and provisions of this Modification is given conditionally, based on the representation to Lender to rate any initial extension or modification but also thal subsequent actions. EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST, AND EACH

GRANTOR:

By: Autho

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South Valley Bank & Trust

LENDER

INDIVIDUAL ACKNQWLEDGMENT STATE OF OFFICIAL SEAL TAMMY L. STROP NOTARY PUBLIC OREGON COMMISSION NO. 3 1 1587 MYCOMMISSION PORES APR. 14 2002 00.00 188 COUNTY OF SSEC On this day before me, the undersigned Notary Public, personally appeared Terry J Edwards and Betty J Edwards, 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 act and deed, for the uses and purposes therein mentioned. Given uoder my hand and official seat this \_\_\_\_\_\_ day of \_\_\_\_\_\_ By-

Residing at SCP Notary Public in and for the State of Tecor My commission expires ADNI HULDER LEAR UNITED STREET ANNA CO MANUACO MANUACO 1.0THE REPORT OF THE PROPERTY OF 1 prot in rauges by

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05-28-1998 Loan No 600114			MODIFICATION OF DEED OF TRUST				0000	
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