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RECORDATION REQUESTED BY:

South Valley Bank & Trust  
P O Box 5210  
Klamath Falls, OR 97603

95 JUN 10 AM 9:25 Vol. 1198 Page 19688

WHEN RECORDED MAIL TO:

South Valley Bank & Trust  
P O Box 5210  
Klamath Falls, OR 97603

SEND TAX NOTICES TO:

Thomas Solomon Tucker and Christine Sharon Tucker  
1115 Riverside Drive  
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 29, 1995, BETWEEN Thomas Solomon Tucker and Christine Sharon Tucker, as tenants by the entirety (referred to below as "Grantor"), whose address is 1115 Riverside Drive, Klamath Falls, OR 97601; and South Valley Bank & Trust (referred to below as "Lender"), whose address is P O Box 5210, Klamath Falls, OR 97603.

DEED OF TRUST. Grantor and Lender have entered into a Deed of Trust dated April 21, 1993 (the "Deed of Trust") recorded in Klamath County, State of Oregon as follows:

Recorded on May 15, 1993 at the Klamath County Clerk's office, volume M91, page 11234 and Modified on March 4, 1996, volume M96, page 5908

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

Lot 9 in Block 5 of TRACT NO. 1123, CAMPUS VIEW, 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 2586 Clover Street, Klamath Falls, OR 97601.

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

Extend Maturity date to March 15, 2000

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 retain a: liable all parties to the Deed of Trust and all parties, makers and endorser 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:

[Signature]  
Thomas Solomon Tucker

[Signature]  
Christine Sharon Tucker

LENDER:

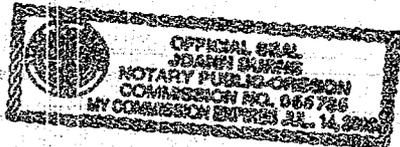
South Valley Bank & Trust

By: [Signature]  
Authorized Officer

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Oregon )

COUNTY OF Klamath ) ss

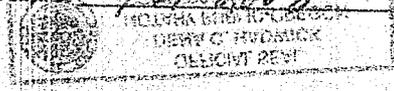


On this day before me, the undersigned Notary Public, personally appeared Thomas Solomon Tucker and Christine Sharon Tucker, to me known to be the individuals described in and who executed the Modification of Deed of Trust, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 32 day of May, 1995

By [Signature] Residing at Klamath Falls

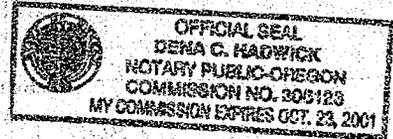
Notary Public in and for the State of Oregon My commission expires 11/14/98



GRANTOR ACKNOWLEDGMENT

LENDER ACKNOWLEDGMENT

STATE OF Oregon  
COUNTY OF Klamath



On this 27 day of May, 1998, before me, the undersigned Notary Public, personally appeared Jim Michalsky and known to me to be the Vice President, 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 Dena C Hadwick  
Notary Public in and for the State of Oregon

Residing at: 5755 SW 5th St, Medford, OR 97504  
My commission expires 10/23/2001

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STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of South Valley Bank the 10th day of June A.D., 19 98 at 9:25 o'clock A.M., and duly recorded in Vol. M98 of Mortgages on Page 19688

FEE \$15.00

Bernetha C. Jetch, County Clerk  
By Kathleen Reed

MODIFICATION OF DEED OF TRUST

SHOULD BE RECORDED IN THE PUBLIC RECORDS OF THIS COUNTY

RECORDING INFORMATION

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