

60110

RECORDATION REQUESTED BY:

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

Vol. 1798 Page 20939

WHEN RECORDED MAIL TO:

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

SEND TAX NOTICES TO:

Darrell A. Micka and Phyllis M. Micka
18808 Harpold Road
Malin, OR 97632

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST IS DATED JUNE 11, 1998, BETWEEN Darrell A. Micka and Phyllis M. Micka, as Tenants by the Entirety (referred to below as "Grantor"), whose address is 18808 Harpold Road, Malin, OR 97632; 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 December 3, 1997 (the "Deed of Trust") recorded in Klamath County, State of Oregon as follows:

Recorded December 8, 1997, Volume M97, page 39932, microfilm #49724 in the office of the County Clerk of Klamath County, State of Oregon.

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

PARCEL 1:

Beginning at the SW corner of NE1/4 SE1/4 of Section 31, Township 40 South, Range 12 East of the Willamette Meridian; thence East 230 feet; thence 20 degrees North of East a distance of 330 feet to the West side of Poe Valley Market Road; thence Northerly along the West side of said Poe Valley Market Road to the West line of said NE1/4 SE1/4, Section 31, Township 40 South, Range 12 East, Willamette Meridian; thence Southerly along the West line of said NE1/4 SE1/4 in said Section, Township and Range to the point of beginning.

PARCEL 2:

The SE1/4 NW1/4, NE1/4 SW1/4, and those portions of the NE1/4 NW1/4, SW1/4 NE1/4, and NW1/4 SE1/4 lying Southwesterly of the County Road. All in Section 31, Township 40 South, Range 12 East of the Willamette Meridian, Klamath County, Oregon.

The Real Property or its address is commonly known as 18808 Harpold Road, Malin, OR 97632. The Real Property tax identification number is 4012-03100-00200.

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

Extend the maturity date to December 5, 1998, and revise the payment terms.

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 as liable 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 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:

COPIES OF

X Darrell A. Micka
Darrell A. Micka

X Phyllis M. Micka
Phyllis M. Micka

LENDER:

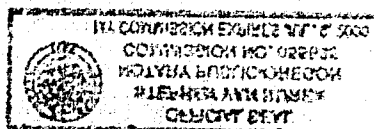
South Valley Bank & Trust
Authorized Officer

LENDER ACKNOWLEDGEMENT

3/3/00
Klamath County
JUNE 11 1998

COPIES OF

TITLE OF



INDIVIDUAL ACKNOWLEDGEMENT

0030 10 240410000
08-11-1998

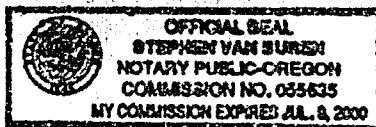
MODIFICATION OF DEED OF TRUST

50010

Page 5

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Oregon
COUNTY OF Klamath) ss

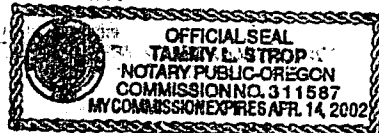


On this day before me, the undersigned Notary Public, personally appeared Darrell A. Micka and Phyllis M. Micka, to me known to be the individuals described in and who executed the Modification of Deed of Trust, and acknowledged that they signed the Modification as their free and voluntary act and deed,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

Given under my hand and official seal this 13th day of June, 1998.
By Stephen Van Buren Residing at Klamath Falls
Notary Public in and for the State of Oregon My commission expires 7/9/00

LENDER ACKNOWLEDGMENT

STATE OF Oregon
COUNTY OF Klamath) ss



On this 12th day of June, 1998, before me, the undersigned Notary Public, personally appeared Stephen Van Buren and known to me to be the Authorized Agent 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 Stephen Van Buren Residing at 823 Main St Klamath Falls
Notary Public in and for the State of Oregon My commission expires April 14, 2002

LASEN PRO, Reg. U.S. Pat. & T.M. Off., Ver. 3.25 (c) 1998 CFI ProServices, Inc. All rights reserved. [OR-G202 MICKA97.LN CT.DVL]

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of South Valley Bank the 18th day
of June A.D., 19 98 at 10:36 o'clock A.M., and duly recorded in Vol. M98
of Mortgages on Page 20939

FEE \$15.00

By Bernetha G. Letsch County Clerk
Kathleen Ross

MODIFICATION OF DEED OF TRUST

BY THE UNDERSIGNED AND THE DEED IS NOW RECORDED IN THE OFFICE

RECORD OF DEEDS

RECORD OF DEEDS
1998 MORTGAGE BOOK
DEED NO. 10000000000000000000

RECORD OF DEEDS

RECORD OF DEEDS
1998 MORTGAGE BOOK
DEED NO. 10000000000000000000

RECORD OF DEEDS

RECORD OF DEEDS
1998 MORTGAGE BOOK
DEED NO. 10000000000000000000

RECORD OF DEEDS

20110

1998 MORTGAGE BOOK