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RECORDATION REQUESTED BY:

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Vol. M98 Page 34100

South Valley Bank & Trust P 0 Box 5210 Kismath Falls, OR 97801

WHEN RECORDED MAIL TO:

South Valley Bank & Trust PO Box 5210
Klamath Fails, CR 9760 ATIN: Tammy

SEND TAX NOTICES TO:

James R Lancaster and Janice M Lancaster Star Route Box 145 Chemuit, OR 97731

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST IS DATED AUGUST 31, 1968, BETWEEN James R Lancaster and Janice M Lancaster, as TENANTS BY THE ENTIRETY (referred to below as "Grantor"), whose address is Star Route Box 145, Chamult, 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. Granto: and Lender have entered into a Deed of Trust dated September 9, 1994 (the "Deed of Trust") recorded in Klamath County,

Recorded in Klamath County at the Clerk's Office at Volume M94 on Page 28773 and Modified on December 30, 1997 at volume M98,

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

See attached Exhibit A

The Real Property or its address is commonly known as Star Route Box 145, Chemuit, OR 97731.

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

Extend the Maturity date to January 31, 1999 Revise the payments to include monthly payments of \$900.00 to be applied toward accrued interest.

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 (he "Note"). It is the intention of Lender to retain as liable all parties to the Deed of Trust and all parties, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Deed of Trust does not that the non-signing person consents to the changes and provisions of this Modification is given conditionally, based on the representation to Lender 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:

LENGER-South Valley Bank & Trus INDIVIDUAL ACKNOWLEDGMENT

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On this day before me, the undersigned Notary Public, personally appeared James R Lancaster and Janice M Lancaster, 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

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Given under my hand and official seal this

day of

Residing at

Notary Public in and for the State of Orcapu

9/21 My commission expires

> OFFICIAL SEAL CYNTHIA BAKER NOTARY FUBLIC-OREGON COMMISSION NO. 047294 MY COMMISSION EXPIRES SEP. 21, 1899

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