After recording return to: Farm Credit Services

Customer/Note No. 36223 441

PO Box 3520 Central Point, OR 97502

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MEMORANDUM OF LOAN MODIFICATION AGREEMENT

G Bar W Land & Cattle Co. and Brenda Watkins ("Borrower"), whose address is 1059 Crews Rd. Medford, OR 97501, and Northwest Farm Credit Services, ACA, whose address is P.O.Box 2515, Spokane, WA 99220 ("Lender") entered into that certain Loan Modification Agreement signed on July 31, 1998 ("Agreement") to amend the Note dated May 13, 1994, and any amendments thereto (the "Original Note") and Deed of Trust dated May 13, 1994, recorded on May 18, 1994, as Instrument No. 81238 in Book 94, Page 15712, records of Klamath County State of Oregon, and any amendments thereto (the "Loan Documents"), encumbering the real and/or personal property described therein, reference to which is made for the terms and the description of property. This Memorandum is an abstract of the Agreement. The Agreement provides for the indexing and adjustment of the interest rate, payment terms or balance due on the obligation evidenced by the Original Note and Loan Documents. The Original Note as amended by the Agreement is hereinafter referenced as the "Note." The interest rate, payment terms or balance due under the Note and Loan Documents may be indexed, adjusted, renewed or renegotiated.

Dated: July 31, 1998

Grant W Land & Course Co.

By: Wallace W. Warkins, President

Ariest: Brenda Watkins, Secretary

STATE OF OREGON)

)ss.

County of Jackson

On this day of October 1998, before me personally appeared Wallace W. Watkins and Brenda Watkins, known to me to be the President and Secretary, respectively, of the corporation that executed the within instrument, and acknowledged to me that such corporation executed the same as its free act and deed; and each on oath stated that he was authorized to execute said instrument.

OFFICIAL SEAL
CHERYL RIDGE
NOTARY PUBLIC - OREGON
COMMISSION NO. 301810
MY CRANISON EPPERS AND 1

Notary Public for the State of Oregon
Residing at Contract Oregon
My commission expires 2-09-01

Landa C. Watters Brenda Watkins

STATE OF OREGON)

)ss.

County of Jackson

On this day of October 1998, before me personally appeared Brenda Watkins, known to me to be the person described in and who executed the within instrument, and acknowledged that she executed the same as its free act and deed.

CFFICIAL SEAL
CHERYL RIDGE
MOTARY PUBLIC - DREGON
COMMISSION NO. 301919
PRISERRISE TREES ARE, 5.789

Notary Public for the Store of Oregon
Residing at Central Fruit Origon
My commission expires 6-09-01

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