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MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST IS DATED NOVEMBER 12, 1996, BETWEEN Nancy J. Charley (referred to below as "Grantor"), whose address is 3497 Edella, Central Point, OR 97502; and Washington Mutual Bank doing business as Western Bank (referred to below as "Lender"), whose address is 601 Crater Lake Avenue, P.O. Box 1047, Medford, OR 97501-0225.

DEED OF TRUST. Grantor and Lender have entered into a Deed of Trust dated October 27, 1995 (the "Deed of Trust") recorded in Klamath County,

Recorded November 1, 1995 in the official records of Klamath County, State of Oregon as Document No. 8521 in Volume MS5 at Page

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

See Exhibit "A" attached hereto and by this reference incorporated herein.

The Real Property or its address is commonly known as 35800 Clover Creek Road, Klamath Falls, OR 97601. The Real Property tax MODIFICATION. Grantor and Lender hereby modify the Deed of Trust as follows:

Pursuant to the execution of that certain Change in Terms Agreement of even date herewith, Grantor hereby agrees that the maturity date of the Deed is extended to November 12, 2001.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Deed of Trust shall remain unchanged and in full force and CONTINUING VALIDITY. Except as expressly modified abova, 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 Deed of Trust as changed above nor cigreement 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 encorsers 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 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.

LENDER: Washington isiness as Western Bank Bγ Autho

INDIVIDUAL ACKNOWLEDGMENT

STATE OF) 88 COUNTY OF

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OFFICIAL SEAL DONNA L HEIMING NOTARY PUELIC- OREGON COMMISSION NO.042353 MY COMMISSION EXPIRES MAR. 28, 1999

On this day before me, the undersigned Notary Public, personally appeared Nancy J. Chartey, to me known to be the individual described in and who executed the Modification of Deed of Trust, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned Given und

Amy harid and offic 13th November day of By Vorna) 1998 Medford nina **Residing** at Ôv Notary Public in and for the State of My commission expires

11-12-1996 Loan No 9001		OF DEED OF TRUST
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COUNTY OF)	
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		Residing at
By Notary Public in and for the State of	21. 李重帝3 -3 26 博尔	My commission expires
NOURY PLENE IN AND IN THE STARE OF	Very same CEI ProSendres, Inc. All rights	reserved. [OR-G202 CHARNAN1.LN C4.OVL]
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of <u>November</u> A.D.	, 19 <u>98</u> at <u>3:33</u> <u>Mortgages</u>	o'clock <u>P.</u> M., and duly recorded in Vol. <u>M98</u> , on Page <u>42326</u> .
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