RECORDATION REQUESTED BY:

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

WHEN RECORDED MAIL TO:

South Valley Bank & Trust P O Box 5210 Kiamath Felis, OR 97601

SEND TAX NOTICES TO:

James Lane Thompson 2810 Washburn Way Klamath Falls, OR 97603

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

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THIS MODIFICATION OF DEED OF TRUST IS DATED DECEMBER 1, 1998, BETWEEN James Lane Thompson, James L. Thompson, as to Percel and Jim L. Thompson, as to Percel 2, 3 and 4 (referred to below as "Grantor"), whose address is 2810 Washburn Way, Klamath Falls, OR 97603; 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 January 7, 1994 (the "Deed of Trust") recorded in Klamath County, State of Oregon as follows:

Recorded 28, 1994, in the Clerks office of Klamath County, in Volume M94, page 3272.

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

A Tract of land situate in Lot 4, Block 6, Tract 1080, Washburn Park, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon, described as follows;

Beginning at a point on the East line of said lot 4 which bears North 0 Degrees 04' 50" East a distance of 51.29 feet from the iron pin marking the Southeast corner of said Lot 4; thence West a distance of 249.36 feet to a point; thence North 0 degrees 09' 45" East a distance of 379.06 feet, more or less, to the north line of said lot 4; thence South 89 degrees 55' 10" East a distance of 248.82 feet to the iron pin marking the northeast corner of said Lot 4; thence South 0 degrees 04' 50" West along said East line of Lot 4 a distance of 378.71 feet, more or less, to the point of beginning.

A Tract of Land situated in lots 4 and 5, Block 6, Tract 1080, Washburn Park, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon, more particularly described as follows:

Beginning at the East corner common to said lots 4 and 5; thence South 00 degrees 04' 50" West, along the Westerly line of Washburn Way, 123,71 feet; thence West 249.61 feet; thence North 00 degrees 04' 45" East 175.00 feet; thence East 249.36 feet to Washburn Way, 123,71 feet; thence South 00 degrees 04' 50" West 51.29 feet to the point of beginning, containing 1.00 acre said Westerly line of Washburn Way; thence South 00 degrees 04' 50" West 51.29 feet to the point of beginning, containing 1.00 acre (43,600 square feet) with bearings based on the subdivision plat of said Tract 1080, Washburn Park.

Lot 3, Block 5, Tract 1080, Washburn Park, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

The Southerty 220 feet of Lot 3 in Block 6 of Tract 1080, Washburn Park, 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 2810 Washburn Way, Klamath Falls, OR 97603. The Real Property tax identification number is 3909-003CC-00200, 3909-004DD-00300, 3909-004DD-00400, 2909-004DD-01000.

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

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 consider a satisfaction of the promissory note or other credit obligate Lender to make any future modifications. Nothing in this Modification shall consider a satisfaction of the promissory note or other credit obligate Lender to make any future modifications. 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, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, makers and endorsers to the Note, including accommodation by the Note including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Deed of Trust does not including accommodation makers, shall not be released by virtue of this Modification is given conditionally, based on the representation to Lender 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 DEDUCTIONS.

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST, AND EACH GRANTOR AGREES TO ITS TERMS.

GRANTOR:

Thompson

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MODIFICATION OF DEED OF TRUST (Continued)

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