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RECORDATION REQUESTED BY:

South Valley Bank & Trust P O Ecx 5210 Klemsth Falls, QR 97601

WHEN RECORDED MAIL TO:

South Valley Bank & Trust P O Box 5210 Klemath Felia, OR 97801

SEND TAX NOTICES TO:

Subhash C Patol, Remuka 3 Patel, Suryakant C Patel and Bela 414 Horth G Street Lakaview, OR 97630

93 DEC 29 P2:53 Page 47502

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

## MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST IS DATED NOVEMBER 23, 1988, BETWEEN Subhash C Patel, Remuka S Patel, Suryakant C Patel and Bela S Patel, with rights of Survivership (referred to below as "Grantor"), whose address is 414 North G Street, Lakeview, OR 97630; 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 July 26, 1993 (the "Deed of Trust") recorded in Klamath County, State of Cragon as follows:

Recorded on July 30, 1993 at the Kismsth County Clerk's Office, Volume M93, page 18748, reception #65426; re-recorded on August 4, 1993 to correct the Tax Account Number, Volume M93, page 19149, reception #65635

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

Beginning at the Northwest corner of CHELSEA ADDITION, a platted subdivision of Section 19, Township 38 South, Range 9 East of beginning at the Northwest corner of CHELSEA ADDITION, a platted subdivision of Section 19, Township 33 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon, which point of beginning is on the West line of the NE1/4NE1/4 of said Section 19 and which, according to the plat of said CHELSEA ADDITION, iles South 0 degrees 4' West, a distance of 693.1 feet from the Biorthwest corner of NE1/4NE1/4 of Section 19; thence North 0 degrees 4' East along the West line of NE1/4NE1/4 of Section 19, a distance of 678.9 feet to the Southwesterly right of way line of the Dalles-California Highway; thence South 38 degrees 54' East (South 38 degrees 52' East according to the State Highway right of way map) a distance of 874 feet to a point on the North boundary of said CHELSEA ADDITION) along the North boundary of said CHELSEA ADDITION along the North boundary of said CHELSEA ADDITION a distance of 551.3 feet to the point of beginning, being all that part of the NET/ANET/4 of Section 19, Township 36 South, Range 9 East of the Williamette Meridian, Klamath County, Oregon, lying Westerly from the Dallas-California Highway and Northerly from CHELSEA ADDITION in Klamath County, Oregon.

The Real Property or its address is commonly known as 3844 Highway 97 North, Klamath Falls, OR 97601. The Real Property tax identification number is 3809 019AA 00300.

MODIFICATION. Grantor and Londor hareby modify the Deed of Trust as follows:

Extend the Maturity Date to November 5, 2005

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 lable all parties to the Deed of Trust and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly reclassed by Lender in writing. Any maker or endorser, including accommodation makers shall not be released by right of this Modification. If any recess who stipped the critical Deed of Trust for sat 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 AGREES TO ITS TERMS Subhash C Patel Remuka S Patel LENDER:

South Valley Back & Trust

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## MODIFICATION OF DEED OF TRUST (Continued)

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SS. Tide x Type of Document.  SS. Tide x Type of Document.  Special Section of Santa Cruz  On 11/24/98  Defore me, Kim Laney Notary Public, personally appeared SUBHASH C. PATEL and REMUKA S. PATEL personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that hel/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.  WITNESS my hand and official seal.  Signature (Seal)  Signature (Seal)  WITNESS my hand and official seal.  Signature (Seal)  Filed for record at request of South Valley Bank P. M., and duly recorded in Vol. 11, 200 of Nortgagen on Page 47502  \$15.00  Semetha G, Letsch, County Clerk	LASER FRO, Rag. U.S. Pat. 4 T.M. Off., Ver. 3.25 (c) 1998 GFI ProServices, Inc., All	rights reserved, [OR- G202 PATEL.LN C1.OVL]
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WITNESS my hand and official seal.  Signature  (Seal)  KIM LANEY Comm. #1115570 NOTARY PUBLIC - CALIFORNIA OF SANTA CRUZ COUNTY OF KLAMATH: ss.  Filed for record at request of December A.D. 19 98 at 2153 o'clock P. M., and duly recorded in Vol. M98 of Mortgages on Page 47502 \$15.00  (Seal)  KIM LANEY Comm. #1115570 NOTARY PUBLIC - CALIFORNIA OF SANTA CRUZ COUNTY OF KLAMATH: ss.  Filed for record at request of South Valley Bank the 29th day of December A.D. 19 98 at 2153 o'clock P. M., and duly recorded in Vol. M98  Of Mortgages on Page 47502  \$15.00	name(s) is/are subscribed to the within instrument a	and acknowledged to me that he/she/they executed the
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\$15.00 Bernetha G, Letsch, County Clerk	of <u>December</u> A.D., 19 98 at 2:53	o'clock P. M., and duly recorded in Vol. M98.
		on Page 47502 Bernetha G. Letsch. County Clerk
		By Katalua Rose

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