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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
Klamath Falls, OR 97601

SEND TAX NOTICES TO:

Subhash C Patel, Remuka S Patel, Suryakant C Patel and Bela
S Patel
414 North G Street
Lakeview, OR 97630

Vol. M93 Page 47502

'93 DEC 29 P2:53

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, 1998, BETWEEN Subhash C Patel, Remuka S Patel, Suryakant C Patel and Bela S Patel, with rights of Survivorship (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 Oregon as follows:

Recorded on July 30, 1993 at the Klamath 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 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, lies South 0 degrees 4' West, a distance of 693.1 feet from the Northwest 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 Dallas-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; thence North 89 degrees 52' West (North 89 degrees 49' West according to the plat of 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 NE1/4NE1/4 of Section 19, Township 38 South, Range 9 East of the Willamette 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 3803 019AA 00300.

MODIFICATION. Grantor and Lender hereby 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 liable all parties to the Deed of Trust and all parties, makers and endorser 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 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 GRANTOR AGREES TO ITS TERMS.

GRANTOR:
Subhash C Patel

Remuka S Patel

Suryakant C Patel

Bela S Patel

LENDER:
South Valley Bank & Trust

By: [Signature]
Authorized Officer

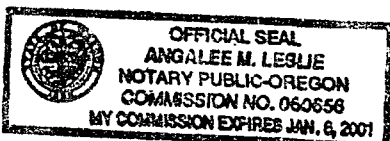


RECORDED IN DEED BOOK 101

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Oregon
COUNTY OF Klamath) ss



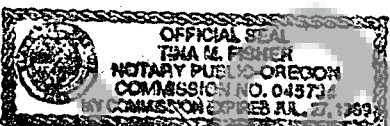
On this day before me, the undersigned Notary Public, personally appeared Subhash C Patel, Remuka S Patel, Suryakant C Patel and Bela S Patel, to me known to be the individual's described in and who executed the Modification of Deed of Trust, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 23 day of November, 19 98.

By Angalee M Leslie Residing at 803 7th St, Klamath Falls, OR 97601
Notary Public in and for the State of Oregon My commission expires Jan. 06, 2001

LENDER ACKNOWLEDGMENT

STATE OF Oregon
COUNTY OF Klamath) ss



On this 23rd day of November, 19 98, before me, the undersigned Notary Public, personally appeared Angalee Leslie and known to me to be the Loan Officer, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By Tina M Fisher Residing at Klamath Falls
Notary Public in and for the State of Oregon My commission expires 7-27-99

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State of California

SS.

County of SANTA CRUZ

Title or Type of Document: _____
Number of Pages _____ Date of Document _____
Signer(s) Other than named below: _____

On 11/24/98 before 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 he/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 [Signature] (Seal)



STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of South Valley Bank the 29th day
of December A.D., 19 98 at 2:53 o'clock P. M., and duly recorded in Vol. M98
of Mortgages on Page 47502

FEE \$15.00

By Bernetha G. Letsch, County Clerk
Kathleen Rose