PECORDATION REGUES (ED BY:

South Valley Seek & Trust P O Box 8210 th Falls, OR 97601

WHEN RECORDED MAIL TO:

Sta Valley Blank & Trust P O Box Karo

SEND TAX NOTICES TO:

Fig. Pascale Jones and John Jones 12911 Millory Drive Klomath Falls, OR #7603

JAN -5 P2:52 Vol. 799 Page - 218

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED DECEMBER 27, 1998, BETWEEN Ruth Pascale Jones and John Jones (referred to below as "Grantor"), whose address is 12011 Meliory Drive, 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.

MORTGAGE. Grantor and Lender have entered into a mortgage dated July 24, 1997 (the "Mortgage") recorded in Klamatin County, State of Oregon as

Recorded on August 25, 1997, Volume M97, page 27756, microfilm #44093, records of Klamath County, Oregon.

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property (the "Real Property") located in Klamath County, State

Portion ME 1/4 SW 1/4 Section 8, Township 395, Range 10, EWM

The Fisel Property or its address is commonly known as 9669 Hwy 140 E, Klamath Falls, OR 97603.

MODIFICATION. Grantor and Lender hereby modify the Mortgage as follows:

Decrease the monthly payment amount to \$676.00.

Extend the maturity date to October 10, 2007 and sldp November and December 1998 payments...

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage 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 Mortgage as changed above nor obligate secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage 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, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Mortgage does not sign 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 MORTGAGE, AND EACH GRANTOR

GRANTOR:

INDIVIDUAL ACKNOWLEDGMENT

COUNTY OF

OFFICIAL SEAL STEPHON VAN BUREH NOTARY PUBLIC-CREGON COMMISSION NO. 055635 MY COMMISSION EXPIRES JUL. C. 2000

On this day before me, the undersigned Notary Public, personally appeared Firsth Pascale Jones and John Jones, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and

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MODIFICATION OF MORTGAGE (Continued)

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STATE OF OREGON: COU	NTY OF KLAMA	TH: ss				
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of January	A.D., 19 <u>99</u>	at 2:52	a'clock <u>P.</u> _	M., and duly record	ed in Vol. <u>м</u> 99	_,
			Linds	Smith, County	Clerk	
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