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29 FEB -3 AM 22

AMERITITLE, has recorded this instrument by request as an deed modification only, and has not examined it for regularity and efficiency or as to its effect upon the title to any real property that may be affected thereby.

MTC 1396-9671

NOTE MODIFICATION

SAN DIEGO, CA.

JANUARY 22, 1999

THE TERMS OF THE ATTACHED NOTE (COPY) DATED MAY 18, 1990, FOR THE SUM OF \$37,634.88, EXECUTED BY LARRY M. BISSO AND DIANE J. BISSO, SECURED BY A DEED OF TRUST OF EVEN DATE IN FAVOR OF LAURA M. GASTON, COVERING THE PROPERTY LEGALLY DESCRIBED AS SET FORTH IN THAT CERTAIN DEED OF TRUST RECORDED ON JUNE 6, 1990 AND OF RECORD IN DOCUMENT M90-PAGE 10915 OF KLAMATH COUNTY, KLAMATH FALLS, OREGON, ARE HEREBY CHANGED AS FOLLOWS:

EFFECTIVE WITH THE PAYMENT DUE FEBRUARY 7, 1999 TO LAURA M. GASTON, THE PARTIES HERINAEBLOW AGREE THAT THE INTEREST RATE SHALL BE MODIFIED TO BE 6.25% AS OF JANUARY 7, 1999, ON THE REMAINING UNPAID PRINCIPAL BALANCE OF \$22,432.89. THE MONTHLY PRINCIPAL AND INTEREST PAYMENT DUE FEBRUARY 7, 1999 AND ALL SUBSEQUENT PAYMENTS SHALL BE IN THE AMOUNT OF \$361.96.

IT IS FURTHER AGREED THAT THIS AGREEMENT SHALL NOT AFFECT OR IMPAIR ANY OTHER COVENANT OR CONDITION CONTAINED IN SAID NOTE AND DEED OF TRUST.

IN WITNESS WHEREOF, SAID PARTIES HAVE SUBSCRIBED THEIR NAMES HERETO THE DAY AND YEAR FIRST REFLECTED WITHIN THE NOTARY ACKNOWLEDGEMENTS OF EACH OF THEIR SIGNATURES.

FIRST PARTY

Laura M. Gaston
 LAURA M. GASTON

SECOND PARTY

LARRY M. BISSO 1,23,99
Diane J. Bisso
 DIANE J. BISSO

Return to:
 AmeriTitle - Carol

\$ 37,534.88 Klamath Falls, OR May 18, 1990
 I (or if more than one maker) we, jointly and severally, promise to pay to the order of
 Laura H. Gastor
 at Mountain Title Company of Klamath County
 THIRTY SEVEN THOUSAND FIVE HUNDRED THIRTY FOUR AND **/100***** DOLLARS.
 with interest thereon at the rate of 10% percent per annum from June 7, 1990 until paid, payable in
 monthly installments of not less than \$ 403.35 in any one payment; interest shall be paid monthly and
 the minimum payments above required; the first payment to be made on the 7th day of JULY
 1990, and a like payment on the 7th day of each month thereafter, until the whole sum, principal and
 interest has been paid; if any of said installments is not so paid, all principal and interest to become immediately due and collectible at the
 option of the holder of this note. If this note is placed in the hands of an attorney for collection, I/we promise and agree to pay holder's
 reasonable attorney's fees and collection costs, even though no suit or action is filed hereon; however, if a suit or an action is filed, the
 amount of such reasonable attorney's fees shall be fixed by the court, or courts in which the suit or action, including any appeal therein,
 is tried, heard or decided.
 * No late fees are applicable.

This note is secured by a trust deed of same
 date Larry M. Bisco
 Diane J. Bisco

State of California

County of San DiegoOn Jan 23 1999 before me, the undersigned, a Notary Public in and
for said State, personally appeared LARRY M. BISSO ANDELINE J. BISSO

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.

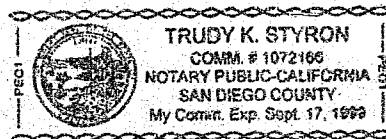
Signature

Trudy K. Styron

Name

TRUDY K. STYRON

(typed or printed)



(Seal)

State of OREGON
County of KLAMATH

On JANUARY 28, 1999 before me, the undersigned, a Notary Public in and for said State, personally appeared LAURA A. GASTON

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.

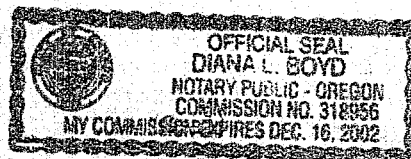
Signature

Diana L. Boyd

Name

DIANA L. BOYD

(typed or printed)



STATE OF OREGON : COUNTY OF KLAMATH: ss.

Filed for record at request of AmeriTitle the 3rd day
of February A.D., 1999 at 11:22 o'clock A. M., and duly recorded in Vol. M99
of Mortgages on Page 4041.

FEE

\$25.00

Linda Smith, County Clerk

by

Kathleen Rose