75591

TES 3-0-09 RECONDATION REQUESTED BY:

South Valley Bank and Trust P O Box 5210 Klamath Falls, OP. 97501

WHEN RECORDED MAIL TO:

South Valley Bank and Trust P 9 Box 5210 Klamath Falls, OR 97601

SEND TAX NOTICES TO:

.am McClung 5206 Barry Ave Klamath Falls, OR 97603 . Vol<u>. *M* 19</u> Page<u>. **'7613** -3 Р3:12</u>

AMERITITE, has recorded this Instrument by request as an accomodation only, and has not examined it for regularity and sufficiency or as to its effect upon the title to any real property that may be described merein.

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MTC 1396- 9150

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST IS DATED FEBRUARY 25, 1999, BETWEEN Jim McClung (referred to below as "Grantor"), whose address is 5206 Barry Ave, Klamath Falis, OR 97603; and South Valley Bank and Trust (referred to below as "Lender"), whose address is P O Box 5210, Klamath Falis, OR 97601.

DEED OF TRUST. Grantor and Lender have entered into a Deed of Trust dated March 29, 1995 (the "Deed of Trust") recorded in Klamath County, State of Oregon as follows:

Volume M95, Page 8480, Reception 97753, recorded on April 6, 1995 in the office of the County Clerk, Klamath County, Oregon; Modified on April 4, 1996, Volume Mes at page 9569, reception # 15985

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

Lote 2 and 7 in Block 1, Tract 1249, Re-subdivision of Lot 4, Block 1, WASHBURN PARK, TRACT 1080, 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 3320 Washburn Way, Klamath Falls, OR 97603.

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

Revise the payment structure to provide for 3 months of interest only, and increase the monthly Principal and Interest payments after the initial interest only period. Change Maturity date to December 31, 2000

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Deed of Trust shall romain 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 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 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. 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.

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LENDER:			· · · · · ·	
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ACKNOWLEDGMENT > OFFICIAL SEA STEPHEN VAN BUREN NOTARY PUELIC-OREGON) SS

On this day before me, the undersigned Notary Public, personally appeared Jim McClung, to me known to be the individual described in and who executed the Modification of Dead of Trust, and acknowledged that he or she signed the Modification as his or her tree and voluntary act and deed, for 2/26/99 the uses and purposes therein mentioned. day of

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Notary Public in and for the State of

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EMBER ACKNOWLEDGASEO

(communical) MODIFICATION OF DEED OF TRUE

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