Recording requested by:

Wells Fargo Bank, N.A.

Recording Requested by:
Wells Fargo Bank, 18700 NW Walker Rd.,
Bidg. 92, Beaverton, OR 97006
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INDEX AS A MODIFICATION OF DEED OF TRUST

MODIFICATION AGREEMENT (EQUITY LOANS)

1217917 2001 19990681145180

This Modification Agreement is entered into as of this 4thday of MARCH 1999 FLOYD J BARNETT AND NANCY M. CAMPBELL, NOT AS TENAN'S IN COMMON BUT WITH THE RIGHT OF SURVIVORSHIP

by and between

(individually or collectively, "Current Trustor/Mortgagor") and Wells Fargo Bank, N.A., ("Bank") successor in interest to 1ST INTERSTATE BANK OF OREGON, N.A.

WHEREAS, Current Trustor/Mortgagor is the owner of that certain real property described as follows (the "Property"):

ASSESSOR'S PARCEL NUMBER (APN): R633934
PARCEL 1: LCT 14, BLOCK 2, RIVERVIEW, OREGON KLAMATH COUNTY OREGON

PARCEL II: E 1/2 OF LOT 16, BLOCK 2, RIVERVIEW OREGON, KLAMATH COUNTY OREGON.

WHEREAS, the Property is encumbered by that certain Deed of Trust or Mortgage which was recorded on MAY 6, 1993 as Instrument Number 61078 in Book M93 at County, Page 9999 of the official records in the Office of the Recorder of KLAMATH County, State of OR ("Security Instrument"), which secures that certain promissory note dated 05/06/1993 ("Prior Note"), including any amendments thereto.

WHEREAS, the obligors under the Prior Note continue to owe amounts thereunder under the Prior Note and desire to obtain a new advance, and both obligations have been consolidated into a new promissory note ("Consolidated to obtain a new advance, and both obligations have been consolidated into a new promissory note ("Consolidated Note") in the amount of:

| THERTY-SIX THOUSAND FOUR HUNDRED AND BOLICO BOLICAPS (\$36,400.00); and

WHEREAS, the parties desire to modify the Security Instrument to secure the obligations under the Consolidated Note by the Security Instrument; and

WHEREAS, it is the intention of the parties that the obligations under the Prior Note will retain their current priority under the Security Intrument;

W341A (2/98)

Page 1 of 4

NOW THEREFORE, the parties hereto agree as follows:

1. The Security Instrument is hereby modified to provide that the obligations secured thereby are the obligations evidenced by and arising under the Consolidated Note dated 03-24-1999 in the amount of THIRTY-SIX THOUSAND FOUR HUNDRED AND 00/100 DOLLARS

(\$ 35.400.00

in favor of Bank.

- 2. The Security Instrument is hereby modified to provide that the maturity date of the obligations secured by the Security Instrument is 04-10-2029
- 3. If the Security Instrument is a Deed of Trust, the Security Instrument is hereby amended by adding the following provision to the Security Instrument. To the extent this provision is inconsistent with any provision already contained in the Security Instrument, this provision shall control.

Upon sale, transfer, hypothecation, assignment or encumbrance, whether voluntary, involuntary, or by operation of law, of all or any part of the Subject Property or any interest therein, then at its sole option Beneficiary or Lender may, by written notice to Trustor (or Grantor), declare all obligations secured hereby immediately due and payable, except to the extent that such acceleration and in such particular circumstances where exercise of such right by Beneficiary is prohibited by law.

4. If the Security Instrument is a Mortgage, the Security Instrument is hereby amended by adding the following provision to the Security Instrument. To the extent this provision is inconsistent with any provision already contained in the Security Instrument, this provision shall control.

Upon sale, transfer, hypothecation, assignment or encumbrance, whether voluntary, involuntary, or by operation of law, of all or any part of the Subject Property or any interest therein, then at its sole option Mortgagee may, by written notice to Mortgagor, declare all obligations secured hereby immediately due and payable, except to the extent that such acceleration and in such particular circumstances where exercise of such a right by Mortgagee is prohibited by law.

- 5. The real property and the whole thereof described in the Security Instrument shall remain subject to the lien, charge or encumbrance of the Security Instrument and nothing herein contained or done pursuant hereto shall affect or be construed to affect the liens, charges or encumbrances of the Security Instrument or the priority thereof over other liens, charges or encumbrances, or to release or affect the liability of any party or parties who may now or hereafter be liable under or on account of the Prior Note, the Consolidated Note and/or the Security Instrument.
- 6. All terms and conditions of the Security Instrument not expressly modified herein remain in full force and effect, without waiver or amendment. This modification and the Security Instrument shall be read together as one document.

In witness whereof, the parties hereto have caused this Modification to be executed as of the day and year first above written.

CURRENT TRUSTOR

The state of t

ALL-PURPOSE ACKNOWLEDGEMENT

STATE OF Orecon, Kleine	c+H_ County of
on Murcu 25,99 before me, Dian	e L Mitchell
on Murch 25,99 before me, Diane personally appeared Floyd J Bacnett	* Nancy M Campbell
personally known to me - OR - proved to me on the basis of whose name(s) is/are subscribed to the within instrument and acknow same in his/her/their authorized capacity(les), and that by his/her person(s), or the entity upon behalf of which the person(s) acted, exect	ledged to me that he/she/they executed the
WITNESS my hand and official seal: Signature: Jan Multiple Signature: Market Mar	in a director of the second
Name (typed or printed)	OFFICIAL SEAL DIANE L. MITCHELL NOTARY PUBLIC - OREGON COMMISSION NO. 318708 NY COMMISSION EXPIRES DECEMBER 7, 2002
My Commission expires: 12-7-0Z	CALCULATION CONTROL AND CONTRO

ALL-PURPOSE ACKNOWLEDGEMENT

	STATE OF_	OREGON	. WASHIN	GTON	Co	unty } ss:
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	personally ag	ppeared	- Susan	Hark	er	
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	person(s) ac	ted, executed the ins	strument.			
	WITNE	S5 my hand and off	icial seal.			
		1	. 1			
	Signature	Jane y	2 ml		OFFICIA	LSEAL
	TAVIE '	Y. SMITH			TAVIEY NOTARYPIR	SMITH
		ed or printed)			COMMISSION	NO.056121
		•	2000	E MIC	CHARBON EXPINE	SJULZA,ZUM
	My Commis	ssion expires: JULY	24, 2000			
FC	DREGON : COU	INTY OF KLAMATH:	SS.			
rec	ord at request of	Well	s Fargo Bank		the	7th
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