

77683

RECORDATION REQUESTED BY:

99 APR -7 P3:33

South Valley Bank & Trust
P O Box 5210
Klamath Falls, OR 97601

Vol m99 Page 12598

WHEN RECORDED MAIL TO:

South Valley Bank & Trust
P O Box 5210
Klamath Falls, OR 97601

SEND TAX NOTICES TO:

Jeffrey Bradford and Angela Bradford
3863 Rio Vista
Klamath Falls, OR 97603

AMERITITLE, has recorded this
instrument by request as an accommodation 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 therein.

MTC 1396-9839

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST IS DATED MARCH 26, 1999, BETWEEN Jeffrey Bradford and Angela Bradford, as tenants by the entirety (referred to below as "Grantor"), whose address is 3863 Rio Vista, 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.

DEED OF TRUST. Grantor and Lender have entered into a Deed of Trust dated April 30, 1997 (the "Deed of Trust") recorded in Klamath County, State of Oregon as follows:

Recording Date July 3, 1997 in the Office of the County Clerk of Klamath County, Oregon in Book M97 Page 20763

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

Lot 3 in Block 14, TRACT NO. 1070, SIXTH ADDITION TO SUNSET VILLAGE, 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 3863 Rio Vista, Klamath Falls, OR 97603.

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

Revision of the loan amount and payment terms.

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 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.

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST, AND EACH GRANTOR AGREES TO ITS TERMS.

GRANTOR:

X Jeffrey Bradford
Jeffrey Bradford

X Angela Bradford
Angela Bradford

LENDER:

South Valley Bank & Trust

By: Shirley M. Eskie
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

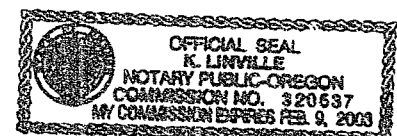
STATE OF OregonCOUNTY OF Klamath) ss

On this day before me, the undersigned Notary Public, personally appeared Jeffrey Bradford and Angela Bradford, to me known to be the individuals 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 26 day of March, 19 99

By K. Linville Residing at Klamath Falls

Notary Public in and for the State of Oregon My commission expires 2-9-03



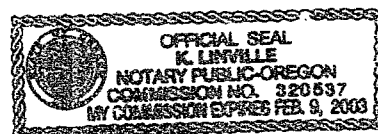
LENDER ACKNOWLEDGMENT

STATE OF Oregon
COUNTY OF Klamath) ss

On this 26 day of March, 19 99, before me, the undersigned Notary Public, personally appeared Angela M. Loebe and known to me to be the Notary, 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 [Signature] Residing at Klamath Falls
Notary Public in and for the State of Oregon My commission expires 2-9-03

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STATE OF OREGON : COUNTY OF KLAMATH: ss.

Filed for record at request of Amerititle the 7th day
of April A.D., 1999 at 3:33 o'clock P. M., and duly recorded in Vol. M99
of Mortgages on Page 12598

FEE \$15.00

Linda Smith, County Clerk
by Kathleen Rose