

RECORDATION REQUESTED BY:

South Valley Bank & Trust
P O Box 6210
Klamath Falls, OR 97601

'99 Mar -5 P3:46

Vol M99 Page 17299

WHEN RECORDED MAIL TO:

South Valley Bank & Trust
P O Box 6210
Klamath Falls, OR 97601

SEND TAX NOTICES TO:

Roger A. Case and LaJuanda J. Case
P.O. Box 4
Dairy, OR 97625

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 13910-9915

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST IS DATED MARCH 30, 1999, BETWEEN Roger A. Case and LaJuanda J. Case, as TENANTS BY THE ENTIRETY (referred to below as "Grantor"), whose address is P.O. Box 4, Dairy, OR 97625; and South Valley Bank & Trust (referred to below as "Lender"), whose address is P O Box 6210, Klamath Falls, OR 97601.

DEED OF TRUST. Grantor and Lender have entered into a Deed of Trust dated February 22, 1994 (the "Deed of Trust") recorded in Klamath County, State of Oregon as follows:

Recording Date March 28, 1994 in the Office of the County Clerk of Klamath County, Oregon

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

Lot 5, Block 34, KLAMATH FALLS FOREST ESTATES, HIGHWAY 66 UNIT FLAT NO. 2, 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 P.O. Box 4, Bonanza, OR 97623. The Real Property tax identification number is 3811 004A0 04100 Key #460236.

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

Extend the Maturity date to August 20, 1999

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 endorser 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 Roger A. Case

X LaJuanda J. Case

LENDER:

South Valley Bank & Trust

By: Jeffrey J. Bradford
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

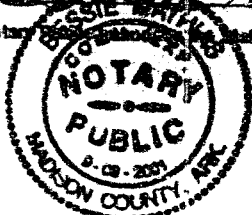
STATE OF ARKANSAS
COUNTY OF MADISON) 53

On this day before me, the undersigned Notary Public, personally appeared Roger A. Case and LaJuanda J. Case, 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 27th day of April, 19 99.

By: Mathian
Notary Public, State of Arkansas

Residing at _____
My commission expires 9-9-2001



LENDER ACKNOWLEDGMENT

STATE OF Oregon

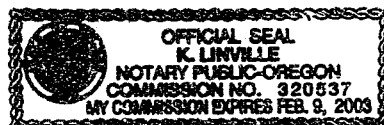
COUNTY OF Klamath) ss

On this 30 day of March, 1999, before me, the undersigned Notary Public, personally appeared Jeffrey S. Bradford and known to me to be the 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]
Notary Public in and for the State of Oregon

Residing at Shenandoah Falls
My commission expires 2-9-03

LASER PRO, Reg. U.S. Pat. & T.M. Off., Ver. 3.25 (c) 1999 CPT ProServices, Inc. All rights reserved. [OR-G202 CASE.LN R2.OVL]

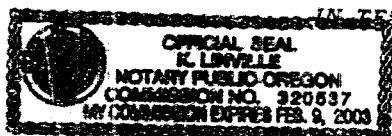


STATE OF OREGON,
County of Klamath } ss.

FORM NO. 23 — ACKNOWLEDGMENT
STEVENS-NESS LAW PUB. CO., PORTLAND, ORE.

BE IT REMEMBERED, That on this 4 day of May, 1999, before me, the undersigned, a Notary Public in and for said County and State, personally appeared the within named Linda Smith

known to me to be the identical individual described in and who executed the within instrument and acknowledged to me that executed the same freely and voluntarily.



IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal the day and year last above written.

[Signature]
Notary Public for Oregon.
My Commission expires 2-9-03

State of Oregon, County of Klamath
Recorded May 5, 1999, at 3:46 PM
at the referenced page, Vol. M99.
Linda Smith, County Clerk
Fee \$ 15