

TLS
RECORDATION REQUESTED BY:

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

'99 Mar -5 P3:47

Vol M99 Page 17306

WHEN RECORDED MAIL TO:

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

SEND TAX NOTICES TO:

Young Men's Christian Association of Klamath County,
Oregon
1221 S W Alameda
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 1396-9917

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST IS DATED APRIL 26, 1999, BETWEEN Young Men's Christian Association of Klamath County, Oregon, 38C9-034CA-00000 (referred to below as "Grantor"), whose address is 1221 S W Alameda, Klamath Falls, OR 97603; and South Valley Bank and 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 September 15, 1997 (the "Deed of Trust") recorded in Klamath County, State of Oregon, as follows:

Recorded in the Clerk's office of Klamath County, State of Oregon, on October 1, 1997 in Volume M97, page 32283, microfilm #46216;
Modified on September 28, 1998, recorded on October 1, 1998, Volume M98, page 38217, microfilm #67232

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

See attached Exhibit A

The Real Property tax identification number is an Oregon Corporation.

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

Extend the maturity date to November 30, 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:

Young Men's Christian Association of Klamath County, Oregon

x [Signature]
Authorized Officer SECRETARY BOB

x [Signature]
Authorized Officer HUB BOB

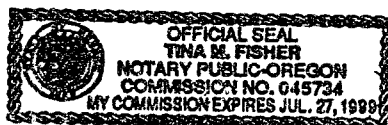
LENDER:

South Valley Bank and Trust

By: [Signature]
Authorized Officer

CORPORATE ACKNOWLEDGMENT

STATE OF Oregon
COUNTY OF Klamath



On this 27th day of April, 1999, before me, the undersigned Notary Public, personally appeared

of Young Men's Christian Association of Klamath County, Oregon, and known to me to be authorized agent(s) of the corporation that executed the Modification of Deed of Trust and acknowledged the Modification to be the free and voluntary act and deed of the corporation, by authority of its Bylaws or by resolution of its board of directors, for the uses and purposes therein mentioned, and on oath stated that they are authorized to execute this Modification and in fact executed the Modification on behalf of the corporation.

By Tina M. Fisher

Residing at Klamath Falls

Notary Public in and for the State of Oregon

My commission expires 7-27-99

LENDER ACKNOWLEDGMENT

STATE OF Oregon
COUNTY OF Klamath) SS



On this 4th day of May, 1999, before me, the undersigned Notary Public, personally appeared Sharon L. Linsen and known to me to be the Lending Officer, authorized agent for the 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.

Tammy L. Strop
Notary Public in and for the State of Oregon

Residing at 803 Main St. KY Oregon
My commission expires April 14, 2002

17308

EXHIBIT "A"
LEGAL DESCRIPTION

A tract of land situated in Tract 27 of ENTERPRISE TRACTS, in the W1/2 of Section 34, Township 38 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon, and being a portion of that certain property described in Deed Volume M67, Page 8610, of the Klamath County Deed Records, said tract of land being more particularly described as follows:

Beginning at the 5/8 inch iron pin marking the West one-quarter corner of said Section 34; thence North 89 degrees 40' 01" East a distance of 1,326.22 feet to a 1 1/4 inch galvanized iron pipe on the Northeast corner of Tract 388, of said Enterprise Tracts; thence North 00 degrees 16' 55" West, along the West line of Tract 29, of said Enterprise Tracts, a distance of 83.49 feet to a 5/8 inch iron pin with aluminum cap, said point being on the Westerly right of way line of the State Highway; thence South 40 degrees 00' 00" East, along said right of way line, 7.95 feet to a 5/8 inch iron pin with aluminum cap marking State Highway Station 16+50; thence South 34 degrees 17' 22" East, along said right of way line, 100.50 feet to a 5/8 inch iron pin with aluminum cap marking State Highway Station 161+50; thence South 40 degrees 00' 00" East, along said right of way line, 1,224.40 feet to a 1/2 inch iron pin marking the TRUE POINT OF BEGINNING OF THIS DESCRIPTION; thence continuing along said right of way line, South 40 degrees 00' 00" East 325.60 feet to a 5/8 inch iron pin with aluminum cap marking State Highway Station 177+00; thence South 22 degrees 57' 45" West 80.99 feet to a 5/8 inch iron pin with aluminum cap on the Northerly right of way line of Eberlein Avenue; thence South 89 degrees 51' 55" West, along said Northerly right of way line, 364.55 feet to a 1/2 inch iron pin; thence North 31 degrees 11' 55" East 375.44 feet to the TRUE POINT OF BEGINNING of this description.

State of Oregon, County of Klamath
Recorded May 5, 1999, at 3:47 PM
at the referenced page, Vol. M99.
Linda Smith, County Clerk
Fee \$20-

Linda Smith