RECORDATION REQUESTED BY:

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

Vol. M99 Page 44904

WHEN RECORDED MAIL TO:

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

SEND TAX NOTICES TO:

Harvey W Houston and Charleen K Houston 1004 New Castle Klamath Falls, OR 97601

1999 NOV 10 AM 11: 43

AMERITITLE, 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 therein.

MC 1396-1409

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST IS DATED OCTOBER 26, 1999, BETWEEN Harvey W Houston and Charleen K Houston, as tenants by the entirety (referred to below as "Grantor"), whose address is 1004 New Castle, Klamath Falls, OR 97601; 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 September 8, 1994 (the "Deed of Trust") recorded in Klamath County, State of Oregon as follows:

Recorded September 8, 1994 in the Office of Klamath County, Volume M94, Page 28356; Modified on November 12, 1998, recorded on December 7, 1998, Volume M98, page 44641, reception #70985

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

Lots 28, 29, 30, 31, 32, 33, 34 and 35, Block 17, INDUSTRIAL ADDITION TO THE CITY OF KLAMATH FALLS, in the County of Klamath, State of Oregon.

The Real Property or its address is commonly known as Holly Street, Klamath Falls, OR 97601.

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

Extend the Maturity date to December 10, 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, including accommodation makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, 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 T

Harvey W Houston	THE TOTAL	Charleen K Houston	()
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v. X L. By Erel			
Authorized Officer			
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	William The Designation is		
this day before me, the undersigned	INULARY PUBLIC, personally and		
n this day before me, the undersigned lividuals described in and who execute luntary act and deed, for the uses and the lives an	ed the Modification of Deed of	eared Harvey, W. Houston, and Charleen K. Houston, to me known Trust, and acknowledged that they signed the Modification as their	to be ti free and
untary act and deed, for the uses and	ourposes therein mentioned.	2	to be ti free and
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ven under my hand and official seal	this 29#	day of October 1999 Residing at Polyment 1999	to be the

RECORDATION REQUESTED BY:

Rinmath Falls, Oct. 97601 e o hox esto South Valley timit & Thist IN TENTO SELECTION

WHEN RECORDED MAIL TO:

Klamath Falls, OR 97601 South Yalley Book & Trast P O Box 5210

SEND TAX NOTICES TO:

Klamar<u>e Fallu, Olf-97601</u> Harvey W. Houston and Charleon & Harston

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MU 1340-140

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MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST IS DATED OCTOSER TO 1959, BETWEET HIBMANY W HELATION FOR Experience, I various as normals by the eitherty (referred to below as "Granfer"), whose address is 1934 New Casile, Remark Falls, OR 37501 process to 7,10, mind of fractive to below as "Lender"), whose address is 5.0 But 87.0, Rigman Falls, OR 67601.

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REAL PROPERTY DESCRIPTION. The Deed of Third covers the telescope described respectly the "Heal-Property in present and in the Con-Recorded September 8, 1991 in the Office of Romain County, Voinne 8/74, Page 28359; Modifier on Foremor 2, 1799, receiped on December 7, 1992, Values M88, page 44641, reception 770399

State of Orogan. Lote 28, 29, 30, 31, 32, 33, 34 and 35, block 17, BIDUSTRIAL ABBITKIN TO THE CITY OF KLANATA FALLS, in the Calabid Michaella State of Chagon;

The Real Pupping or is adding a seconmonly town as Holly Streat. Klamoth Falls, OR 97604

MODIFICATION. Granier and Landor hereby modify the Deed of Trust as Ellerist

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Leader, Consert by Leyde to this Modification does in a ways. Leader capit to requise still protomarce of the Deed of Thus as the chapter to make eny future modifications. Nothing in the Thirds are not contained a satisfactor of the agreement secured by this Deed of This time (Note). It is not extract to the chapter of protocology accommodate in parties, one as a public dependent is taken by the form and including accommodate in parties, one as a public dependent of the chapter as a configuration of the Chapter of the chapter

GRANTOR AGREES TO ITS TERMS. EACH GRANTON ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MICHIGATION OF DEED OF TRAIL AND MACH

GRANTOR

Harva) W. Houston

South Valley Bank & Trest FEMOLES

Authorized Officer D. INDIVIDUAL ACKNOWLEDGMENT

checieso K

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Residing a My commission expires Establish 5/11/2002 OREGON Notary Public in and for the State of

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 the trade instrument and that the seal affixed is the corporate seal of said Lender.

Possibling at the property of the said Lender of the said L

29TH OCTOBER 99 On this day of 19 me, the undersigned Notary Public, personally appeared

IOAN OFFICER , authorized agent for the Lender before me, VONTERSCH and known to me to be the

STATE OF) SS KLAMATH COUNTY OF

and

ORECON



State of Oregon, County of Klamath

Fee\$ 15

Recorded 11/10/99, at 1/: 4/3a m. in Vol. M99 Page 4480

Linda Smith.

County Clerk

LENDER ACKNOWLEDGMENT