RECORDATION REQUESTED BY:

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

Vol M99

WHEN RECORDED MAIL TO:

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

SEND TAX NOTICES TO:

Walter C Badorek and Sharon D Badorek 4238 Onyx Klamath Falls, OR 97603

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

ASPEN 50441

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST IS DATED OCTOBER 26, 1999, BETWEEN Walter C Badorek and Sharon D Badorek, not as tenants in common, but with rights to survivorship (referred to below as "Grantor"), whose address is 4238 Onyx, 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 November 9, 1998 (the "Deed of Trust") recorded in Klamath County,

Recorded on December 7, 1998 in the Klamath County Clerk's Office, Volume M98, page 44678, reception #70994; Modified on March 25, 1999, recorded on April 8, 1999, Volume M99, page 12597, reception #77682

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 B

The Real Property or its address is commonly known as 2913 Broadmore St, Klamath Falls, OR 97603.

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

Extend the Maturity date to October 20, 2004

Public in and for the State of __

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, 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.

Malto C Walter C Badorek		<u> </u>	Sharon D Badorek	
ENDER:				
outh Valley Bank & Trust				
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	INDIV	IDUAL ACKNO	WLEDGMENT	
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ACCURATE A 19W	ath		MY COMMISSION EXPIRES A	

Residing at _

My commission expires _

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LENDER ACKNOWLEDGMENT

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Recorded on December 7, 1998 in the Klamath County Clean a Office. Vermon thes, page 44876, records 177,000 on 12,000 and 1280, 1888, records: an April 8, 1899, Volume has page 12897, records an April 8, 1899, Volume has page 12897, records on 12807, records on 12

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Authorizod Officer

South Valley Bank & Trust

Wallet C Badabrek

Extend the Maturity date to October 20, 250;

See attached Exhibit a

Manigh Falls, OR 97503

SEND TAX HOTICES TO:

Klamath Fals, OH 97301 P O Box 5210

South Valley Bank & Trust WHEN RECORDED MAIL TO:

Klashath Falls, OR 197601

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THE WASHING

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SPACE ABOVE INICIDIA IS POR ISCORDERE USE ONLY

PARCEL 1:

A portion of the SW 1/4 SW 1/4 of Section 3, Township 39 South, Range 9 East of the Willamette Meridian, in the County of Klamath, State of Oregon, more particularly described as follows:

Beginning at a point 50 feet West and 330.31 feet North of the Southeast corner of the SW 1/4 SW 1/4, said point being on the North line of that certain parcel of land conveyed by Nassou Company, a corporation, to Great Northern Railway Company, dated September 28, 1928, recorded October 29, 1928 in Book 82 at Page 463, Deed Records of Klamath County, Oregon; thence North along a line parallel to and 50 feet West of the East line of the SW 1/4 SW 1/4, 135 feet; thence West along a line parallel to the South line of the SW 1/4 SW 1/4, 323 feet; thence South along a line parallel to the East line of the SW 1/4 SW 1/4, 135 feet, more or less, to a point on the North line of the above described parcel of land conveyed to Great Northern Railway Company; thence East along said North line 323 feet, more or less, to the point of beginning.

PARCEL 2:

A parcel of land situated in the E 1/2 N 1/2 S 1/2 SW 1/4 SW 1/4 of Section 3, Township 39 South, Range 9 East of the Willamette Meridian, in the County of Klamath, State of Oregon, described as follows:

Beginning at the Southwest corner of said subdivision; thence North on the West line thereof to its Northwest corner; thence East on the North line 610 feet, more or less, to the West right of way line of O.C. & E. Railroad; thence South on said line to the North line of the tract of land deeded to Warner by Deed recorded in Book 291 at Page 469, Deed Records of Klamath County, Oregon; thence West on the North line of said Warner Tract to the Northwest corner thereof; thence South on the West line of said Warner Tract to the South line of the N 1/2 E 1/2 S 1/2 SW 1/4 SW 1/4; thence West on the South line of said subdivision 285 feet, more or less, to the point of beginning.

PARCEL 3:

A tract of land located in the S 1/2 of the SE 1/4 of the SW 1/4 of the SW 1/4 of Section 3, Township 39 South, Range 9 East of the Willamette Meridian, in the County of Klamath, State of Oregon, and more particularly described as follows:

Commencing at the Southwest corner of Section 3, Township 39 South, Range 9 East of the Willamette Meridian, in the County of Klamath, State of Oregon; thence South 89 degrees 33' 35" East, 927.74 feet; thence North 00 degrees 26' 25" East, 30 feet to the true point of beginning; thence North 00 degrees 26' 25" East, 269.68 feet; thence South 89 degrees 37' 05" East, 335.67 feet; thence North 00 degrees 12' 43" West, approximately 30 feet to a 5/8 inch iron pin and intersecting a line bearing North 89 degrees 37' 05" West; thence North 89 degrees 37' 05" West 608.97 feet to a 5/8 inch iron pin; thence South 00 degrees 17' 47" East, 299.63 feet to a 5/8 inch iron pin; thence South 89 degrees 33' 35" East, 269.65 feet to the true point of beginning.

CODE 41 MAP 3909-3CC TL 500 CODE 41 MAP 3909-3CC TL 600 CODE 41 MAP 3909-3CC TL 700

State of Oregon, County of Klamath Recorded 11/12/99, at 3/00 f. m. In Vol. M99 Page 45/59 Linda Smith, County Clerk Fee\$ 2500