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1999 DEC 30 PM 1:55

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THIS AGREEMENT, Made and entered into this 21st day of December, 1999, by and between Pioneer Trust Bank, N.A., hereinafter called first party, and Donald J. Oman, hereinafter called second party, and

hereinafter called third party; WITNESSETH:

RECITALS: On or about November 19, 1996, Second Party hereinafter called mortgagor, made, executed and delivered to First Party a promissory note in the sum of \$ 50,000.00, together with the mortgagor's mortgage or trust deed, hereinafter called the security agreement, securing the note. The security agreement was recorded in the Mortgage Records of Klamath County, Oregon, on November 22, 1996, in Book No. M96 at page 36885.

The first party currently is the owner and holder of the note and security agreement. The second party is ☒ the mortgagor, ☐ the successor in interest of the mortgagor (indicate which) and the current owner of the real property described in the security agreement. The third party, if any, is secondarily liable for the payment of the note, as surety, endorser, guarantor or otherwise. The unpaid principal balance of the note is \$ 47,997.00\*. Interest thereon is paid to December 10, 1999.

The second party has requested an extension of the time(s) for payment of the debt evidenced by the note and secured by the security agreement. The first party is willing to grant the extension as hereinafter set forth.

NOW, THEREFORE, for value received, receipt of which hereby is acknowledged by the first party, the first party hereby extends the time(s) for payment of the current unpaid balance of the note as follows:

\*This is a revolving line of credit with a maximum principal balance of \$50,000.00 at any one time.

Beginning on the 10th day of January, 2000, and on the 10th day of each month thereafter payments will be due in the sum of interest only monthly, or more, and the balance of said principal sum will be due and payable on the 10th day of December, 2000, all the said installments of principal and interest being payable in lawful money of the United States of America at the office of Pioneer Trust Bank, N.A., in Salem, Oregon, or at such other place as the holder hereof may designate in writing.

\*\*Prime rate plus 2.0% with a floor of 8.0% and a ceiling of 14.0%  
Principal Amt. \$50,000.00  
Maturity Date December 10, 2000

(IF SPACE INSUFFICIENT, CONTINUE DESCRIPTION ON REVERSE SIDE)

The sums now unpaid on the note and the declining balances thereof shall bear interest hereafter at the rate of \*\* percent per annum. In no way does this instrument change the terms of the note and security agreement or curtail or enlarge the rights or obligations of the parties hereto, except for the change in interest rate, if any, and the extension granted herein.

The second party hereby agrees to pay the current unpaid balance of the note, together with the interest, promptly at the time(s) set forth above, interest being payable at the time(s) stated in the note.

The third party, if any, agrees to such extension of time(s) and, if the rate of interest on the current debt is hereby increased, to such increase.

In construing document, it is understood that any party may be more than one person. If the context so requires, the singular shall be taken to mean the plural. Generally, all grammatical changes shall be made, assumed and implied to make the provisions hereof apply equally to corporations and to individuals.

IN WITNESS WHEREOF, the parties hereto have executed this document in duplicate on the date first above written; if any undersigned party is a corporation, it has caused its name to be signed and its seal, if any, affixed by an officer or other person duly authorized to do so by order of its board of directors.

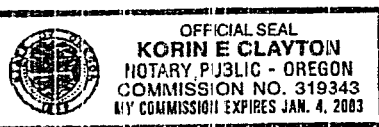
Pioneer Trust Bank, N.A.  
First Party  
By: [Signature]  
Its Vice President

X [Signature]  
Donald J. Oman Second Party  
Third Party

IMPORTANT NOTICE: If the above extension comes within the purview of the Truth-in-Lending Act and Regulation Z, and if the first party above imposes a charge or fee for granting such extension, AND if the obligation described above is other than one "upon which the amount of the finance charge is determined by the application of a percentage rate to the unpaid balance," disclosures must be made by the first party pursuant to Section 226.8(e) of Regulation Z. For this purpose, Stevens-Ness Form No. 13-9 or equivalent should be used.

(NOTE: Only the first party's acknowledgment is required.)

STATE OF OREGON, County of Marion ) ss.  
This instrument was acknowledged before me on December 27, 1999,  
by Donald J. Oman  
This instrument was acknowledged before me on December 27, 1999,  
by John L. Willburn  
as Vice President  
of Pioneer Trust Bank, N.A.



[Signature]  
Notary Public for Oregon  
My commission expires Jan 4, 2003

### EXTENSION OF MORTGAGE OR TRUST DEED

Pioneer Trust Bank, N.A.  
TO  
Donald J. Oman  
After recording return to (Name, Address, Zip):  
Attn: Bonnie Beal  
Pioneer Trust Bank, N.A.  
102 COMMERCIAL STREET, N.E.  
SALEM, OREGON 97303

SPACE RESERVED  
FOR  
RECORDER'S USE

State of Oregon, County of Klamath  
Recorded 12/30/99, at 1:55 p.m.  
In Vol. M99 Page 51288  
Linda Smith,  
County Clerk Fee \$10.-