

RECORDATION REQUESTED BY:

BANK OF EASTERN OREGON
274 N MAIN
PO BOX 39
HEPPNER, OR 97836

Vol M00 Page 507

WHEN RECORDED MAIL TO:

200 JAN -5 PM 2: 57

BANK OF EASTERN OREGON
279 N MAIN
P O BOX 39
HEPPNER, OR 97836

SEND TAX NOTICES TO:

DAVID G. SILVERIA and MAUREEN A. SILVERIA
4151 REDSTONE TERRACE
FREMONT, CA 94555

K53744

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST IS DATED DECEMBER 23, 1999, BETWEEN DAVID G. SILVERIA and MAUREEN A. SILVERIA (referred to below as "Grantor"), whose address is 4151 REDSTONE TERRACE, FREMONT, CA 94555; and BANK OF EASTERN OREGON (referred to below as "Lender"), whose address is 274 N MAIN, PO BOX 39, HEPPNER, OR 97836.

DEED OF TRUST. Grantor and Lender have entered into a Deed of Trust dated March 26, 1999 (the "Deed of Trust") recorded in KLAMATH County, State of Oregon as follows:

RECORDED ON 4-8-1999 IN KLAMATH COUNTY COURTHOUSE VOLUME M99 PAGE 12682

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

A PORTION OF THE NORTHEAST QUARTER LYING EAST OF THE DALLES-CALIFORNIA HIGHWAY IN SECTION 28, TOWNSHIP 34 SOUTH, RANGE 7 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON. EXCEPTING THEREFROM THAT PORTION CONVEYED TO STATE OF OREGON, BY AND THROUGH ITS DEPARTMENT OF TRANSPORTATION, HIGHWAY DIVISION, RECORDED JULY 30, 1990 IN VOLUME M90, PAGE 15194, DEED RECORDS OF KLAMATH COUNTY, OREGON.

The Real Property or its address is commonly known as 40963 COPELAND ST., CHILOQUIN, OR 97624.

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

EXTEND MATURITY DATE TO 04-02-00.

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, 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 David G. Silveria 1-3-00
DAVID G. SILVERIA DATE

x Maureen A. Silveria 1-3-00
MAUREEN A. SILVERIA DATE

LENDER:

BANK OF EASTERN OREGON

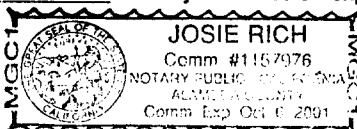
By: Josie Rich
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF CA
COUNTY OF Alameda) SS

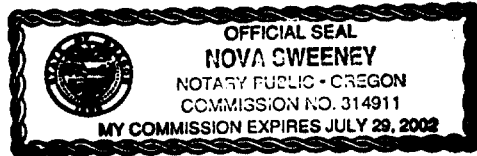
On this day before me, the undersigned Notary Public, personally appeared DAVID G. SILVERIA 1/3/00 DATE and MAUREEN A. SILVERIA 1/3/00 DATE, to me known to be the individuals described in and who executed the Modification of Deed of Trust, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 3rd day of January, 2000 NK
By Josie Rich Residing at Hayward, CA
Notary Public in and for the State of CA My commission expires 10/6/01



LENDER ACKNOWLEDGMENT

STATE OF Oregon
COUNTY OF Morrow) SS



On this 27 day of December, 1999, before me, the undersigned Notary Public, personally appeared Tobey Garrett and known to me to be the Construction Mgr., 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 Nova Sweeney Residing at Hesperia
Notary Public in and for the State of Oregon My commission expires July 29, 2002

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State of Oregon, County of Klamath
Recorded 1/5/00, at 2:57 p.m.
In Vol. M00 Page 507
Linda Smith,
County Clerk Fee \$ 26.00

Unofficial Copy