

RECORDATION REQUESTED BY:

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

Vol M00 Page 4353

WHEN RECORDED MAIL TO:

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

200 FEB 10 AM 11:34

SEND TAX NOTICES TO:

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

MTC 13916-1606

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST dated January 27, 2000, is made and executed between Beth E Deaver ("Grantor") and South Valley Bank & Trust, Commercial Branch, P O Box 5210, Klamath Falls, OR 97601 ("Lender").

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated October 10, 1996 (the "Deed of Trust") which has been recorded in Klamath County, State of Oregon, as follows:

Recorded on October 23, 1996 at the Klamath County Clerk's Office, Volume M96, page 33633, instrument #27234; Modified on April 29, 1997, recorded on May 15, 1997, Volume M97, page 13664, instrument #37134; Modified on January 19, 1999, recorded on January 27, 1999, Volume M99, page 2927, instrument #73644.

REAL PROPERTY DESCRIPTION. The Deed of Trust covers the following described real property located in Klamath County, State of Oregon:

See attached Exhibit A

The Real Property or its address is commonly known as 10610 Hill Road, Klamath Falls, OR 97603.

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

Extend the Maturity Date to March 1, 2000.

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.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED JANUARY 27, 2000.

GRANTOR:

x Beth E Deaver
Beth E Deaver, Individually

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.

LENDER:

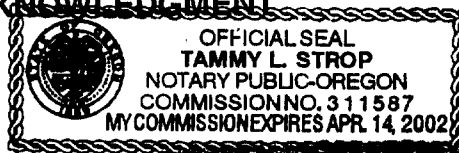
x [Signature]
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF OREGON)

) SS

COUNTY OF KLAMATH)



On this day before me, the undersigned Notary Public, personally appeared Beth E Deaver, to me known to be the individual described in and who executed the Modification of Deed of Trust, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

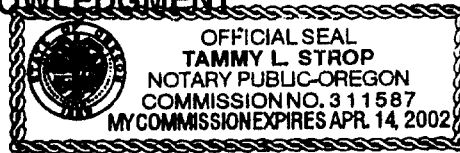
Given under my hand and official seal this 28th day of January, 2000.
By Beth E Deaver Residing at Klamath Falls
Notary Public in and for the State of Oregon My commission expires April 14, 2002

MODIFICATION OF DEED OF TRUST
(Continued)

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LENDER ACKNOWLEDGMENT



STATE OF OREGON)
) SS
COUNTY OF KLAMATH)

On this 28th day of January, 20 00, before me, the undersigned Notary Public, personally appeared Paul Sturgeon and known to me to be the Lending Officer, 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 Tammy L. Strop
Notary Public in and for the State of Oregon

Residing at 803 Main St. Klamath Falls
My commission expires April 14, 2002

Exhibit "A"

DEAVER

Beginning at the Southeast corner of the SE1/4SE1/4 of Section 31, Township 39 South, Range 10 East of the Willamette Meridian; running thence West on the South line of said Section 31 to the West line of Lot 7 of said Section 31; thence North with meander line on the East side of Lost River to a point on said meander line 7 chains and 68 links North of said section line; thence in an Easterly direction to the Northeast corner of the SE1/4SE1/4 of said Section 31; thence South 20 chains to the place of beginning, being a portion of the S1/2SE1/4 and Lot 7, Section 31 in Township 39 South, Range 10 East of the Willamette Meridian. EXCEPTING therefrom such portions as have been heretofore deeded to the United States of America for canal rights of way. ALSO EXCEPTING that portion thereof deeded to Great Northern Railway Company for railroad rights of way by deed dated June 10, 1931, recorded June 13, 1931, in Volume 95 on page 454, Deed Records of Klamath County, Oregon. That portion of the SW1/4SW1/4 of Section 32, Township 39 South, Range 10 East of the Willamette Meridian, lying Westerly of the right of way of the "G" Canal. NE1/4NE1/4, Lots 7, 8, 9, in Section 6, Township 40 South, Range 10 East of the Willamette Meridian. SAVING AND EXCEPTING those portions deeded to the United States of America for canal purposes and to Great Northern Railway Company for railroad rights of way. ALSO SAVING AND EXCEPTING that portion of the NE1/4NE1/4 of Section 6, Township 40 S. R. 10 E.W.M., lying East of the "G" Canal.

Real Property or its address is commonly known as 10610 Hill Rd, Klamath Falls, OR 97603.

State of Oregon, County of Klamath
Recorded 2/10/00, at 11:34 a.m.
In Vol. M00 Page 4353
Linda Smith,
County Clerk Fee \$ 31⁰⁰