

RECORDATION REQUESTED BY:

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

Vol M00 Page 10799

WHEN RECORDED MAIL TO:

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

2000 MAR 31 PM 3: 52

SEND TAX NOTICES TO:

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

AMERITITLE has received 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.

MTC 1396-1750

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST dated March 28, 2000, is made and executed between Beth E Deaver, 10610 Hill Road, Klamath Falls, OR 97603 ("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 January 19, 1999 (the "Deed of Trust") which has been recorded in Klamath County, State of Oregon, as follows:

Recorded on January 27, 1999 at the Klamath County Clerk's Office, Volume M99, page 2929, reception #73645.

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 May 15, 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 MARCH 28, 2000.

GRANTOR:

x Beth E Deaver
Beth E Deaver, Individually

LENDER:

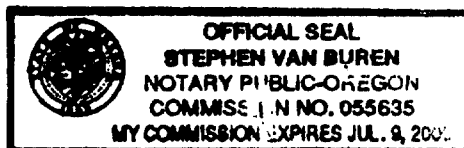
x Stephen Van Buren
Authorized Officer

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 30th day of March, 2000.

By Stephen Van Buren

Residing at Klamath Falls

Notary Public in and for the State of Oregon

My commission expires July 9, 2000

31.00

LENDER ACKNOWLEDGMENT

STATE OF OREGON)
) SS
COUNTY OF KLAMATH)



On this 30TH day of MARCH, 20 00, before me, the undersigned Notary Public, personally appeared STEPHEN VAN BUREN and known to me to be the LOAN 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 [Signature]
Notary Public in and for the State of OREGON


Residing at KLAMATH FALLS, OR 97601
My commission expires 5/11/2002

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.


BETH E. DEAVER

State of Oregon, County of Klamath
Recorded 3/31/00, at 3:52 p.m.
In Vol. M00 Page 10799
Linda Smith,
County Clerk Fee\$ 31.00