

RECORDATION REQUESTED BY:

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

Vol M00 Page 13239

WHEN RECORDED MAIL TO:

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

SEND TAX NOTICES TO:

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

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST dated April 7, 2000, is made and executed between Prakash J. Patel, Sharmistha P. Patel, as tenants by the entirety, as to an undivided 35% interest; Paresh J. Patel and Bina P. Patel, as tenants by the entirety, as to an undivided 35% interest; Pragna J. Patel, an estate in fee simple, as to an undivided 15% interest and Uloopi J. Patel, an estate in fee simple, as to an undivided 15% interest. ("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 April 15, 1992 (the "Deed of Trust") which has been recorded in Klamath County, State of Oregon, as follows:

Recorded April 16, 1992 at Klamath County Clerk Office in Volume M92 page 8095; modified on May 19, 1997 and recorded on June 6, 1997 in Volume M97 page 17323.

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 75 Main St., Klamath Falls, OR 97601.

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

Increase loan amount to \$280,933.52.

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 APRIL 7, 2000.

GRANTOR:

x Prakash Patel
Prakash J. Patel, Individually

x Prakash Patel, as attorney in fact
Prakash J. Patel, as attorney in fact for Sharmistha P. Patel, Individually

x Paresh J. Patel
Paresh J. Patel, Individually

x Paresh J. Patel
Paresh J. Patel, as attorney in fact for Bina P. Patel, Individually

x Prakash Patel
Prakash J. Patel, as attorney in fact for Pragna J. Patel, Individually

x Prakash Patel as attorney in fact
Prakash J. Patel, as attorney in fact for Uloopi J. Patel, Individually

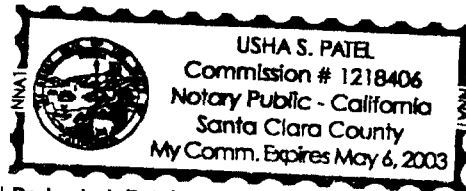
LENDER:

x Jeffrey S. Bradford
Authorized Officer

36 A

INDIVIDUAL ACKNOWLEDGMENT

UP
4/12/00 CALIFORNIA
STATE OF OREGON)
UP
4/12/00 SANTA CLARA) SS
COUNTY OF KLAMATH)



On this day before me, the undersigned Notary Public, personally appeared Prakash J. Patel, 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 12th day of APRIL, 2000.

By USHA S. PATEL

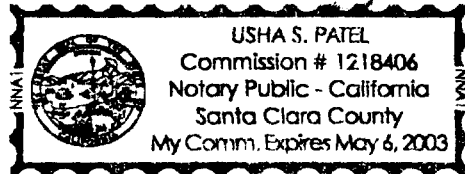
Residing at SANTA CLARA, CALIFORNIA

Notary Public in and for the State of CALIFORNIA

My commission expires 12/24/02

INDIVIDUAL ACKNOWLEDGMENT

UP
4/12/00 CALIFORNIA
STATE OF OREGON)
UP
4/12/00 SANTA CLARA) SS
COUNTY OF KLAMATH)



On this day before me, the undersigned Notary Public, personally appeared Prakash J. Patel, as attorney in fact for Sharmistha P. Patel, 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 12th day of APRIL, 2000.

By USHA S. PATEL

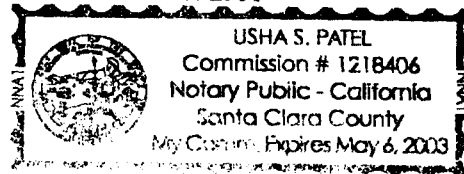
Residing at SANTA CLARA, CALIFORNIA

Notary Public in and for the State of CALIFORNIA

My commission expires 12/24/02

INDIVIDUAL ACKNOWLEDGMENT

UP
4/12/00 CALIFORNIA
STATE OF OREGON)
UP
4/12/00 COUNTY OF KLAMATH) SS
SANTA CLARA)



On this day before me, the undersigned Notary Public, personally appeared Pares J. Patel, 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 12th day of APRIL, 2000.

By USHA S PATEL

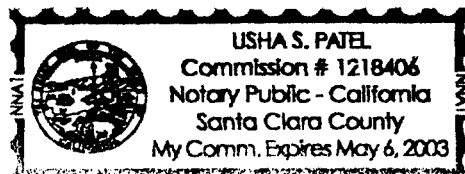
Residing at SANTA CLARA, CALIFORNIA

Notary Public in and for the State of CALIFORNIA

My commission expires 12/24/02

INDIVIDUAL ACKNOWLEDGMENT

UP
4/12/00 CALIFORNIA
STATE OF OREGON)
UP
4/12/00 COUNTY OF KLAMATH) SS
SANTA CLARA)



On this day before me, the undersigned Notary Public, personally appeared Parish J. Patel, as attorney in fact for Bina P. Patel, 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 12th day of APRIL, 2000.

By USHA S PATEL

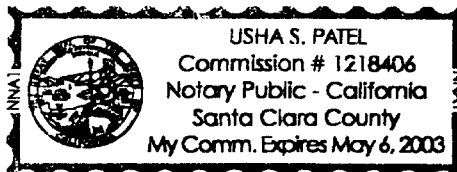
Residing at SANTA CLARA, CALIFORNIA

Notary Public in and for the State of CALIFORNIA

My commission expires 12/24/02

INDIVIDUAL ACKNOWLEDGMENT

UP
4/12/02
UP
4/12/02
CALIFORNIA
STATE OF OREGON)
) SS
SANTA CLARA
COUNTY OF KLAMATH)



On this day before me, the undersigned Notary Public, personally appeared Prakash J. Patel, as attorney in fact for Pragna J. Patel, 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.

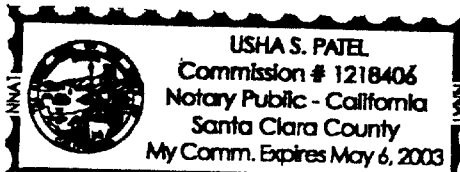
Given under my hand and official seal this 12th day of APRIL, 2000.

By USHA S. PATEL Residing at SANTA CLARA, CALIFORNIA

Notary Public in and for the State of CALIFORNIA My commission expires 12/24/02

INDIVIDUAL ACKNOWLEDGMENT

UP
4/12/02
UP
4/12/02
CALIFORNIA
STATE OF OREGON)
) SS
SANTA CLARA
COUNTY OF KLAMATH)



On this day before me, the undersigned Notary Public, personally appeared Prakash J. Patel, as attorney in fact for Uloopi J. Patel, 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 12th day of APRIL, 2000.

By USHA S. PATEL Residing at SANTA CLARA, CALIFORNIA

Notary Public in and for the State of CALIFORNIA My commission expires 12/24/02

LENDER ACKNOWLEDGMENT

STATE OF OREGON)
) SS
COUNTY OF KLAMATH)



On this 18th day of April, 2000, before me, the undersigned Notary Public, personally appeared Jeffrey S. Bradford 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 Residing at 801 Main Street Klamath Falls Or
Notary Public in and for the State of Oregon My commission expires April 14, 2002

EXHIBIT "A"

Legal description for 75 Main Street, Klamath Falls OR 97601

Lots 1, 2 and 3 and the Easterly 58.5 feet of Lot 4, Block 21, ORIGINAL TOWN OF LINKVILLE, NOW CITY OF KLAMATH FALLS, OREGON, in the County of Klamath, State of Oregon.

ALSO Lot 1 and the easterly 24 feet of Lot 2, Block 22; ALSO that part of Closed Center Street lying between Lot 1 of Block 22 and Lot 4 of Block 21, being the Southerly one-half of Closed Center Street; ALSO the Westerly 8 feet of Lot 4, Block 21; All being part of Original Town of Linkville, now City of Klamath Falls, Oregon, in the County of Klamath, State of Oregon.

Code 1.1 Map 3809-32BD TL 6800

Code 1.1 Map 3809-32BD TL 6900



State of Oregon, County of Klamath
Recorded 04/20/00, at 11:33a.m.
In Vol. M00 Page 13239
Linda Smith,
County Clerk Fee\$ 36⁰⁰