

RECORDATION REQUESTED BY:

COLUMBIA RIVER BANK
1701 NE THIRD ST, SUITE B
BEND, OR 97701

Vol M00 Page 38570

200 OCT 23 PM 2:59

WHEN RECORDED MAIL TO:

COLUMBIA RIVER BANK
1701 NE THIRD ST, SUITE B
BEND, OR 97701

SEND TAX NOTICES TO:

DAVID L. CHINANDER and M. MARIE CHINANDER
4550 REEDER ROAD
KLAMATH FALLS, OR 97603

K55383

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST IS DATED OCTOBER 16, 2000, BETWEEN DAVID L. CHINANDER and M. MARIE CHINANDER (referred to below as "Grantor"), whose address is 4550 REEDER ROAD, KLAMATH FALLS, OR 97603; and COLUMBIA RIVER BANK (referred to below as "Lender"), whose address is 1701 NE THIRD ST, SUITE B, BEND, OR 97701.

DEED OF TRUST. Grantor and Lender have entered into a Deed of Trust dated May 3, 2000 (the "Deed of Trust") recorded in KLAMATH County, State of Oregon as follows:

DEED OF TRUST RECORDED ON 05-05-00 IN VOLUME M00, PAGE 16338, IN THE OFFICE OF KLAMATH COUNTY, OREGON.

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

LOT 2 IN BLOCK 3 OF TRACT NO. 1083, CEDAR TRAILS ACCORDING TO THE OFFICIAL PLAT THERE OF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

The Real Property or its address is commonly known as FIELDCREST ROAD, KENO, OR 97627.

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

INCREASE THE PRINCIPAL AMOUNT FROM \$103,000.00 TO \$112,000.00

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 L. Chinander
DAVID L. CHINANDER

X M. Marie Chinander
M. MARIE CHINANDER

LENDER:

COLUMBIA RIVER BANK

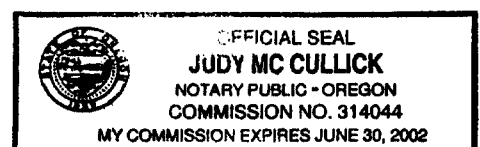
By: [Signature]
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ORE)
) SS
COUNTY OF Klamath)

On this day before me, the undersigned Notary Public, personally appeared DAVID L. CHINANDER and M. MARIE CHINANDER, 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 19 day of Oct, 20 00.
By Judy Mc Cullick Residing at Klamath Falls, OR
Notary Public in and for the State of ORE My commission expires 06.30.02



K26-

LENDER ACKNOWLEDGMENT

STATE OF _____)
) ss
COUNTY OF _____)

On this _____ day of _____, 20____, before me, the undersigned Notary Public, personally appeared _____ and known to me to be the _____, 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 _____ Residing at _____
Notary Public in and for the State of _____ My commission expires _____

LASER PRO, Reg. U.S. Pat. & T.M. Off., Ver. 3.29 (C) Concentrex 2000 All rights reserved. [OR-G202 CHINANDE.LN R21.OVL]

State of Oregon, County of Klamath
Recorded 10/23/00, at 2:57pm.
In Vol. M00 Page 38570
Linda Smith,
County Clerk Fee\$ 26.00