

RECORDATION REQUESTED BY:

BANK OF THE CASCADES
SUNRIVER VILLAGE
P O BOX 4445
SUNRIVER, OR 97707

Vol MOO Page 40115

200 NOV -3 AM 10:12

WHEN RECORDED MAIL TO:

BANK OF THE CASCADES
SUNRIVER VILLAGE
P O BOX 4445
SUNRIVER, OR 97707

K55316

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Bank of the Cascades

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST IS DATED OCTOBER 30, 2000, BETWEEN R. ANNETTE HENRY and KEN B. HENRY, AN ESTATE IN FEE SIMPLE, AS TENANTS BY THE ENTIRETY (referred to below as "Grantor"), whose address is PO BOX 2426, LA PINE, OR 97739; and BANK OF THE CASCADES (referred to below as "Lender"), whose address is SUNRIVER VILLAGE, P O BOX 4445, SUNRIVER, OR 97707.

DEED OF TRUST. Grantor and Lender have entered into a Deed of Trust dated May 19, 2000 (the "Deed of Trust") recorded in KLAMATH County, State of Oregon as follows:

RECORDED MAY 24, 2000 VOLUME MOO PAGE 18799 KLAMATH COUNTY OFFICIAL RECORDS

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

LOT FOURTEEN (14), BLOCK THREE (3), WAGON TRAIL ACREAGES #1 THIRD ADDITION, TRACT #1136, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

The Real Property or its address is commonly known as 152429 HACKAMORE LANE, LA PINE, OR 97739. The Real Property tax identification number is 23 09 00 1 CO 079000.

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

INCREASE AMOUNT TO \$122,360.00

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 endorser 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 
R. ANNETTE HENRY

x 
KEN B. HENRY

LENDER:

BANK OF THE CASCADES

By: Sandra K. Motley
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Oregon
COUNTY OF Deschutes) SS



On this day before me, the undersigned Notary Public, personally appeared R. ANNETTE HENRY, 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 30 day of October, 2000.

By Carol E Verre Residing at Lafine
Notary Public in and for the State of Oregon My commission expires March 2 2002

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Oregon
COUNTY OF Deschutes) SS



On this day before me, the undersigned Notary Public, personally appeared KEN B. HENRY, 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 30 day of October, 2000.

By Carol E Verre Residing at Lafine
Notary Public in and for the State of Oregon My commission expires March 2 2002

LENDER ACKNOWLEDGMENT

STATE OF Oregon
COUNTY OF Deschutes) SS



On this 30 day of October, 2000 before me, the undersigned Notary Public, personally appeared Sandra K. Motley and known to me to be the Manager, 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 Carol E Verre Residing at Lafine
Notary Public in and for the State of Oregon My commission expires March 2 2002