RECORDATION REQUESTED BY:

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

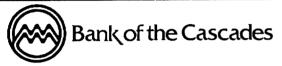
WHEN RECORDED MAIL TO:

BANK OF THE CASCADES SUNRIVER VILLAGE P O BOX 4445 SUNRIVER. OR 97707 Vol. MOO Page 40115

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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 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:

C. Umutter Seary
R. ANNETTE HENRY

Bur B Henry

10-30-2000 Loan No 30028004

MODIFICATION OF DEED OF TRUST

(Continued)

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LENDER:
BANK OF THE CASCADES
By: Kandra J. Morly
Authorize d Office r
INDIVIDUAL ACKNOWLEDGMENT
STATE OF OFFICIAL SEAL CAROL E VERRE
COUNTY OF COUNTY OF COMMISSION NO. 309892
MY COMMISSION EXPIRES MARCH 2, 2002
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 day of day of 2000.
By Residing at Residing at Residence And Res
Notary Public in and for the State of Oldon My commission expires My Commission expires
INDIVIDUAL ACKNOWLEDGMENT
$\bigcap_{i=1}^{n} A_{i}$
STATE OF OFFICIAL BEAL OFFICIAL BEAL
CAROLE VERRE
COUNTY OF AU SUVULUS NOTARY PUBLIC- DREGON COMMISSION NO. 309592
MY COMMISSION EXPIRES MARCH 2, 2002
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 pry hand and official seal this day of day of
By Residing at XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
Notary Public in and for the State of Algorithm My commission expires Allow A 2002
LENDER ACKNOWLEDGMENT
STATE OF OFFICIAL SEAL OFFICIAL SEAL
O CAROL E VERRE NOTARY PUBLIC OREGON
COUNTY OF COMMISSION NO. 309892 () MY COMMISSION EXPIRES MARCH 2, 2002 ()
On this 30 day of 0000, 20 00 before me, the undersigned Notary Public, personally appeared and known to me to be the <u>Manuach</u> , 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 seahaffixed is the corporate seal of said Levider.
By MANCE Residing at Xaxua
Notary Public in and for the State of
LASER PRO, Reg. U.S. Pat. & T.M. Off., Ver. 3.28 (c) 2000 CFI ProServices, Inc. [All rights reserved. [OR-G202 HENRY.LN R1.OVL]
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State of Oregon, County of Klamath Recorded 11/03/00, at /0:/2a m. In Vol. M00 Page 40/15 Linda Smith, County Clerk Fee\$ 26