

MODIFICATION OF TRUST DEED

DATED: December 8, 2000.

GRANTOR: William D. Bunch and Mary E. Bunch

TRUSTEE: Michael P. Rudd

BENEFICIARY: Shasta Cascade Factor, Inc.

RECITALS:

A. On March 7, 2000 Grantor executed a Trust Deed for the benefit of Beneficiary, which Trust Deed was recorded on March 8, 2000 in Volume M00 at page 7365 Records of Klamath County Oregon, concerning the following described real property situated in Klamath County, Oregon, to-wit:

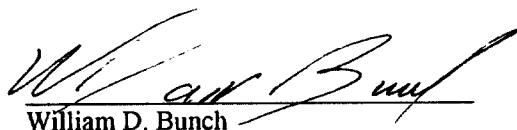
Lot 6 in Block 47 of Hot Springs Addition to the City of Klamath Falls, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

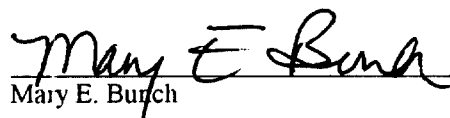
B. Beneficiary has made an advance to the Maker and maker desires to modify the Trust Deed to reflect the provisions of such advance.

MODIFICATION

1. The terms and provisions of the Trust Deed shall be modified to state that the principal sum due under the Promissory Note is \$40,000.00 and the final due date, unless sooner paid, shall be January 10, 2006.

2. All other terms and provisions of the Trust Deed shall be in full force and effect except as specifically modified herein.

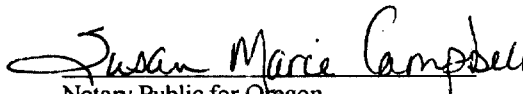

William D. Bunch


Mary E. Bunch

STATE OF OREGON)
) ss. December 8, 2000.
County of Klamath)

Personally appeared the above-named William D. Bunch and Mary E. Bunch and acknowledged the foregoing instrument to be their voluntary act. Before me:




Notary Public for Oregon
My Commission expires: 3-01-02

State of Oregon, County of Klamath
Recorded 12/11/00, at 8:16 a m.
In Vol. M00 Page 44206
Linda Smith,
County Clerk Fee \$ 21⁰⁰

Rt. H. First Fed.