

01 NOV 1 PM 3:03

K56937

RECORDATION REQUESTED BY:

Columbia River Bank
Shevlin Center
925 SW Emkay Dr., Suite 100
Bend, OR 97702

Vol. M01 Page 56108

WHEN RECORDED MAIL TO:

Columbia River Bank
Shevlin Center
925 SW Emkay Dr., Suite 100
Bend, OR 97702

State of Oregon, County of Klamath

Recorded 11/01/01 3:03 p.m.

In Vol. M01 Page 56108Linda Smith,
County Clerk Fee\$ 21⁰⁰

SEND TAX NOTICES TO:

STACEY STEINER
148909 KURTZ ROAD
LA PINE, OR 97739

SPACE ABC

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST dated October 23, 2001, is made and executed between STACEY STEINER ("Grantor") and Columbia River Bank, Shevlin Center, 925 SW Emkay Dr., Suite 100, Bend, OR 97702 ("Lender").

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated April 24, 2001 (the "Deed of Trust") which has been recorded in KLAMATH County, State of Oregon, as follows:

RECORDED ON MAY 1, 2001 IN VOLUME M01, PAGE 19771 IN KLAMATH COUNTY DEEDS OF RECORD.

REAL PROPERTY DESCRIPTION. The Deed of Trust covers the following described real property located in KLAMATH County, State of Oregon:

THE S 1/2 SE 1/4 SE 1/4 OF SECTION 18, TOWNSHIP 23 SOUTH, RANGE 10 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON.

The Real Property or its address is commonly known as 148909 KURTZ ROAD, LA PINE, OR 97739. The Real Property tax Identification number is 2310-16D-2000.

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

INCREASE PRINCIPAL AMOUNT FROM \$128,700.00 TO \$163,200.00.

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 endorers 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 OCTOBER 23, 2001.

GRANTOR:

(x) Stacey Steiner
STACEY STEINER, individually

LENDER:

(x) Danielle Bayler
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Oregon)
) SS
COUNTY OF Deschutes)

On this day before me, the undersigned Notary Public, personally appeared STACEY STEINER, 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.

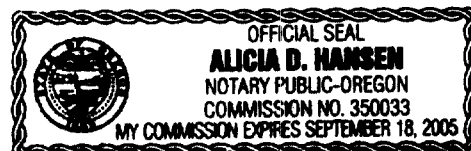
Given under my hand and official seal this 24th day of October, 2001.

By Alicia D Hansen

Residing at La Pine, Oregon

Notary Public in and for the State of Oregon

My commission expires Sept. 18, 2005



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