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RECORDATION REQUESTED BY:

Security Bank  
Security Bank Mortgage - Coos Bay  
93704 Newport Lane  
PO Box 1140  
Coos Bay, OR 97420

Vol M01 Page 57210

WHEN RECORDED MAIL TO:

Security Bank  
Security Bank Mortgage - Coos Bay  
93704 Newport Lane  
PO Box 1140  
Coos Bay, OR 97420

SEND TAX NOTICES TO:

Security Bank  
Security Bank Mortgage - Coos Bay  
93704 Newport Lane  
PO Box 1140  
Coos Bay, OR 97420

mtc 92296-LW

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST dated October 12, 2001, is made and executed between DANIEL W. GRAHAM and TRACIE R. GRAHAM, WITH RIGHT OF SURVIVORSHIP ("Grantor") and Security Bank, Security Bank Mortgage - Coos Bay, 93704 Newport Lane, PO Box 1140, Coos Bay, OR 97420 ("Lender").

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

Recorded October 27, 2000 in Klamath County, Oregon #39392.

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

See EXHIBIT "A", which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 3537 NORTHRIDGE DR, KLAMATH FALLS, OR 97601. The Real Property tax identification number is 3809-015DO-03400-000

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

The maturity date is extended to April 24, 2002.

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.

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 12, 2001.

GRANTOR:

x [Signature]  
DANIEL W. GRAHAM, Individually

[Signature]  
TRACIE R. GRAHAM, Individually

LENDER:

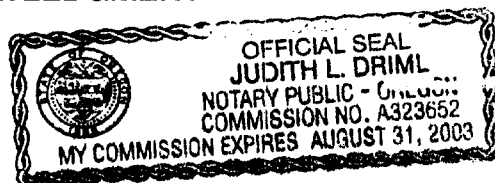
x [Signature]  
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF OREGON

COUNTY OF KLAMATH

)  
) SS  
)



On this day before me, the undersigned Notary Public, personally appeared DANIEL W. GRAHAM and TRACIE R. GRAHAM, 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 22<sup>nd</sup> day of OCTOBER, 20 01.

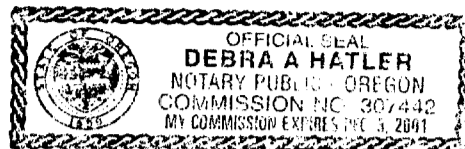
By [Signature] Residing at KLAMATH FALLS OR  
Notary Public in and for the State of OREGON My commission expires 10-31-03

OK, C. M.

LENDER ACKNOWLEDGMENT

STATE OF OREGON

COUNTY OF KLAMATH



On this 22<sup>nd</sup> day of OCTOBER, 20 01, before me, the undersigned Notary Public, personally appeared TRACIE R. GRAHAM & DANIEL W. GRAHAM 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 Debra A. Hatler

Notary Public in and for the State of OREGON

Residing at 93704 Newport Lane, Coos Bay, OR 97426

My commission expires 12-3-01

State of Oregon, County of Klamath  
Recorded 11/07/01 11:12 a.m.  
In Vol. M01 Page 57210  
Linda Smith,  
County Clerk Fee \$ 26<sup>00</sup>

Unofficial Copy