

02 MAR 28 PM 3:15

RECORDATION REQUESTED BY:

Klamath First Federal Savings & Loan Association
Main Office and Branch
540 Main Street
Klamath Falls, OR 97601

Vol M02 Page 18379

WHEN RECORDED MAIL TO:

Klamath First - Consumer Loan Center
714 Main Street
3rd Floor
Klamath Falls, OR 97601

State of Oregon, County of Klamath
Recorded 03/28/2002 2:15 p m.
Vol M02, Pg 18379
Linda Smith, County Clerk
Fee \$ 21.00 # of Pgs 1

SEND TAX NOTICES TO:

Deen p Hartshorn
Dottie M Hartshorn
5004 Mazama Dr
Klamath Falls, OR 97603

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST dated March 27, 2002, is made and executed between Deen p Hartshorn and Dottie M Hartshorn; as tenants by the entirety ("Grantor") and Klamath First Federal Savings & Loan Association, Main Office and Branch, 540 Main Street, Klamath Falls, OR 97601 ("Lender").

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated June 21, 2001 (the "Deed of Trust") which has been recorded in Klamath County, State of Oregon, as follows:

Recorded June 22, 2001 at 3:09 pm in Vol. M01 Page 30150 in Klamath County, Oregon.

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

Lot 16 in Block 2, Wembly Park, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.
Tax Acct. #3909-11DC-3300 Key#558578 Code 41

The Real Property or its address is commonly known as 5004 Mazama Dr, Klamath Falls, OR 97603. The Real Property tax identification number is R558578

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

Increase existing First Equity line of Credit from \$20,000.00 to \$40,000.00.

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.

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 MARCH 27, 2002.

GRANTOR:

x Deen p Hartshorn
Deen p Hartshorn, Individually

x Dottie M Hartshorn
Dottie M Hartshorn, Individually

LENDER:

x Diana L Boyd
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF OREGON
COUNTY OF KLAMATH

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) SS
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On this day before me, the undersigned Notary Public, personally appeared Deen p Hartshorn and Dottie M Hartshorn, as tenants by the entirety, 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 27th day of MARCH, 20 02.

By Diana L Boyd Residing at KLAMATH FALLS, OR
Notary Public in and for the State of OREGON My commission expires 12-16-02

This instrument is being recorded on an electronic recording system. The recording of this instrument is being made by the Klamath County Recorder's Office. The recording of this instrument is being made by the Klamath County Recorder's Office. The recording of this instrument is being made by the Klamath County Recorder's Office.

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