

'02 AUG 26 AM 10:58

RECORDATION REQUESTED BY:

BANK OF EASTERN OREGON
HEPPNER BRANCH
279 N MAIN
P O BOX 39
HEPPNER, OR 97836

Vol M02 Page 47985

WHEN RECORDED MAIL TO:

BANK OF EASTERN OREGON
279 N MAIN
HEPPNER, OR 97836

AMERITITLE has recorded this instrument by request as an accommodation only, and has not examined it for regularity and sufficiency or as to its effect upon the title to any real property that may be described therein

State of Oregon, County of Klamath

Recorded 08/26/2002 10:58 a. m.

Vol M02, Pg 47985-86

Linda Smith, County Clerk

Fee \$ 26.00 # of Pgs 2

SEND TAX NOTICES TO:

CHARLES W. MESSICK
KIMBERLY J. MESSICK
2110 KIMBERLY
KLAMATH FALLS, OR 97603

MTC 1396-4188

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST dated August 14, 2002, is made and executed between CHARLES W. MESSICK and KIMBERLY J. MESSICK, 2110 KIMBERLY, KLAMATH FALLS, OR 97603 ("Grantor") and BANK OF EASTERN OREGON, HEPPNER BRANCH, 279 N MAIN, P O BOX 39, HEPPNER, OR 97836 ("Lender").

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated November 13, 2001 (the "Deed of Trust") which has been recorded in KLAMATH County, State of Oregon, as follows:

RECORDED IN THE STATE OF OREGON COUNTY OF KLAMATH ON NOVEMBER 21, 2001 AND ASSIGNED NO. MTC SS364-LB.

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

LOT 19 IN BLOCK 3 OF TRACT 1120, SECOND ADDITION TO EAST HILLS ESTATES, 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 2110 KIMBERLY, KLAMATH FALLS, OR 97603.


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

EXTEND MATURITY DATE TO 10/19/2002. M01-59761

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.

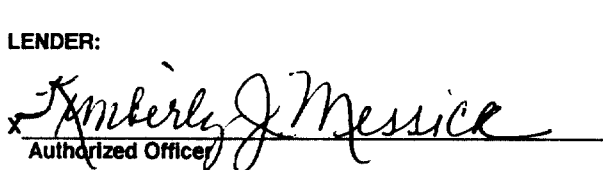
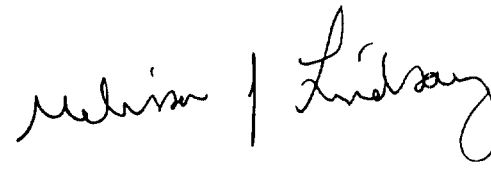
GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED AUGUST 14, 2002.

GRANTOR:

x 
CHARLES W. MESSICK, Individually

x 
KIMBERLY J. MESSICK, Individually

LENDER:

x  Authorized Officer 

INDIVIDUAL ACKNOWLEDGMENT

STATE OF OREGON

COUNTY OF KLAMATH

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On this day before me, the undersigned Notary Public, personally appeared CHARLES W. MESSICK and KIMBERLY J. MESSICK, 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 15th day of AUGUST, 20 02.

By 

Residing at KLAMATH FALLS

Notary Public in and for the State of OREGON

My commission expires 6-8-05

LENDER ACKNOWLEDGMENT

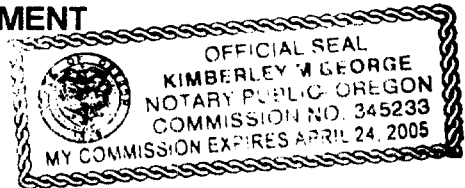
STATE OF Oregon

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COUNTY OF morrow

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On this 22 day of August, 2002, before me, the undersigned Notary Public, personally appeared Melissa Henderson and known to me to be the Loan Officer, 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 Kimberley W. George
Notary Public in and for the State of Oregon

Residing at Heppner
My commission expires 4/24/05