

RECORDATION REQUESTED BY:

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

Vol M02 Page 70663

State of Oregon, County of Klamath
Recorded 12/05/2002 3:02 P m.
Vol M02, Pg 70663-64
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 2

WHEN RECORDED MAIL TO:

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

SEND TAX NOTICES TO:

STEPHEN A. TRONO aka STEVEN A. TRONO
1470 NE FIRST STREET, STE 300
BEND, OR 97701

mtc 57289

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST dated November 25, 2002, is made and executed between STEPHEN A. TRONO aka STEVEN A. TRONO ("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 June 17, 2002 (the "Deed of Trust") which has been recorded in KLAMATH County, State of Oregon, as follows:

RECORDED JUNE 28, 2002 IN KLAMATH COUNTY RECORDS VOLUME M02 PAGE 37518.

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

LOT 18 IN BLOCK 5 OF TRACT 1119, LEISURE WOODS, UNIT 2, 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 141561 ELK HAVEN WAY, CRESCENT LAKE, OR 97425. The Real Property tax identification number is 2407-007D0-00700

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

INCREASE PRINCIPAL AMOUNT OF NOTE TO \$155,000.00.

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 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 NOVEMBER 25, 2002.

GRANTOR:

X Stephen A. Trono
STEPHEN A. TRONO aka STEVEN A. TRONO,
Individually

LENDER:

X M. F. Jester
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Oregon)
) SS
COUNTY OF Deschutes)



On this day before me, the undersigned Notary Public, personally appeared STEPHEN A. TRONO aka STEVEN A. TRONO, 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 3rd day of December, 20 02.

By Kristina Ingersoll-Thorp
Notary Public in and for the State of Oregon

Residing at Bend OR
My commission expires 11/4/05



20001

LENDER ACKNOWLEDGMENT

STATE OF Oregon)
) SS
COUNTY OF Deschutes)



On this 3rd day of December, 20 02, before me, the undersigned Notary Public, personally appeared Mike Testerman and known to me to be the commercial 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 Kristina Ingersoll-Thorp Residing at Bend OR
Notary Public in and for the State of Oregon My commission expires 11/4/05

Unofficial Copy