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RECORDATION REQUESTED BY:

Klamath First Federal Savings & Loan Association  
Madison Branch  
2300 Madison  
Klamath Falls, OR 97603

Vol M03 Page 03695

WHEN RECORDED MAIL TO:

Klamath First Federal Savings & Loan Association  
Madison Branch  
2300 Madison  
Klamath Falls, OR 97603

State of Oregon, County of Klamath

Recorded 01/21/2003 1:50 p m.

Vol M03 Pg 03695-96

Linda Smith, County Clerk

Fee \$ 26.00 # of Pgs 2

SEND TAX NOTICES TO:

DONALD E KUCERA  
NANCY I KUCERA  
13788 MATNEY ROAD  
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 December 16, 2002, is made and executed between DONALD E KUCERA, and NANCY I KUCERA, HUSBAND AND WIFE ("Grantor") and Klamath First Federal Savings & Loan Association, Madison Branch, 2300 Madison, Klamath Falls, OR 97603 ("Lender").

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated October 23, 2001 (the "Deed of Trust") which has been recorded in KLAMATH County, State of Oregon, as follows:

Recorded on October 25, 2001 as Volume M01, page 54379 in Klamath County, Oregon.

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

A tract of land situated in the SW 1/4 NW 1/4 of Section 11, Township 39 South, Range 9 East of the Willamette Meridian, in the County of Klamath, State of Oregon, more particularly described as follows:

Beginning at a point on the East right of the way line of Summers Lane, said point being North 00 degrees 21'30" West 586.80 feet and North 89 degrees 38'30" East 30.00 feet from the West quarter corner of the said Section 11; thence North 00 degrees 21'30" West, along said right of way, 152.74 feet to the North line of that tract of land described in Volume 128, Page 547, Deed Records of Klamath County, Oregon; thence North 89 degrees 48'30" East, along the North line of said tract, 270.00 feet to the centerline of the 1-C-9A Drain; thence South 00 degrees 21'30" East, along the said centerline, 75.00 feet; thence North 89 degrees 48'30" East 42.00 feet; thence South 00 degrees 21'30" East 77.74 feet; thence South 89 degrees 48'30" West 312.00 feet to the point of the beginning, with bearings based on the Survey Map of Minor Land Partition No. 25-88.

The Real Property or its address is commonly known as 3545 SUMMERS LANE, KLAMATH FALLS, OR 97603. The Real Property tax identification number is 41-3909-11BC-4601

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

Additional line of credit for improvements on building.

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 DECEMBER 16, 2002.

GRANTOR:

x Donald E Kucera  
DONALD E KUCERA, Individually

x Nancy I. Kucera  
NANCY I KUCERA, Individually

LENDER:

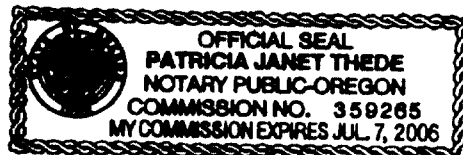
x Patricia Janet Theide  
Authorized Officer

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 DONALD E KUCERA and NANCY I KUCERA, 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 16 day of December, 2002.

By Patricia Janet Theide

Residing at 2300 Madison Klamath Falls, Ore

Notary Public in and for the State of Oregon

My commission expires 7-7-06

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MODIFICATION OF DEED OF TRUST  
(Continued)

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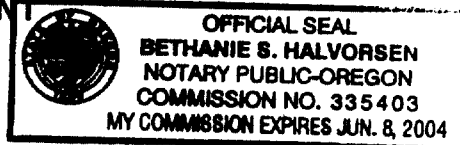
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LENDER ACKNOWLEDGMENT

STATE OF Oregon

COUNTY OF Klamath

) SS



On this 11<sup>th</sup> day of December, 2002, before me, the undersigned Notary Public, personally appeared ~~Debrahelle Griffin Smith~~ and known to me to be the Mar 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 [Signature]

Residing at Klamath Falls, OR

Notary Public in and for the State of Oregon

My commission expires 6/8/04

Unofficial Copy