

03 MAR 26 PM 3:05

RECORDATION REQUESTED BY:

Klamath First Federal Savings & Loan Association  
Campus Branch  
2420 Dahlia Street  
Klamath Falls , OR 97601

Vol M03 Page 18440

WHEN RECORDED MAIL TO:

Klamath First Federal  
Consumer Loan Center 2nd Floor  
714 Main Street  
Klamath Falls , OR 97601

State of Oregon, County of Klamath  
Recorded 03/26/2003 3:05 p.m.  
Vol M03 Pg 18440  
Linda Smith, County Clerk  
Fee \$ 21 # of Pgs 1

SEND TAX NOTICES TO:

David J Bleha  
Po Box 1686  
Klamath Falls, OR 97601

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST dated March 26, 2003, is made and executed between David J Bleha, a single man ("Grantor") and Klamath First Federal Savings & Loan Association, Campus Branch, 2420 Dahlia Street, Klamath Falls , OR 97601 ("Lender").

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated May 10, 2002 (the "Deed of Trust") which has been recorded in Klamath County, State of Oregon, as follows:

Recorded in Klamath County, State of Oregon as follows: Recorded May 10, 2002 at 2:56pm Vol M02, Page 28187 in Klamath County, State of Oregon.

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

Lot 7 in Block 6, TRACT 1149, LAWANDA HILLS NO. 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 5920 Grace Dr, Klamath Falls, OR 97601. The Real Property tax identification number is R498241, R579831

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

Increase existing Line of Credit from \$70,000.00 to \$150,001.00.

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 26, 2003.

NOTICE TO THE GRANTOR: Do not sign this loan agreement before you read it. This loan agreement provides for the payment of a penalty if you wish to repay the loan prior to the date provided for repayment in the loan agreement.

GRANTOR:

X David J Bleha  
David J Bleha, Individually

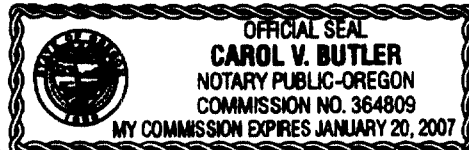
LENDER:

X \_\_\_\_\_  
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 David J Bleha, 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 26<sup>th</sup> day of March, 2003.

By Carol V. Butler  
Notary Public in and for the State of Oregon

Residing at Klamath Falls, Oregon  
My commission expires January 20, 2007