

03 AUG 20 AM 10:54

NTC-61193

RECORDATION REQUESTED BY:

South Valley Bank & Trust
Commercial Branch
P O Box 5210
Klamath Falls, OR 97601

Vol M03 Page 60811

WHEN RECORDED MAIL TO:

South Valley Bank & Trust
Commercial Branch
P O Box 5210
Klamath Falls, OR 97601

State of Oregon, County of Klamath
Recorded 08/20/2003 10:54 a m
Vol M03 Pg 60811-15
Linda Smith, County Clerk
Fee \$ 61.00 # of Pgs 5

SEND TAX NOTICES TO:

South Valley Bank & Trust
Commercial Branch
P O Box 5210
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 August 1, 2003, is made and executed between Prakash P Patel, Sharmistha P Patel, Pareesh J Patel, Bina P Patel, Uloopi J. Patel and Pragna J. Patel ("Grantor") and South Valley Bank & Trust, Commercial Branch, P O Box 5210, Klamath Falls, OR 97601 ("Lender").

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated April 15, 1992 (the "Deed of Trust") which has been recorded in Klamath County, State of Oregon, as follows:

Recorded April 16, 1992 in the Office of the Klamath County Clerk, in Volume M82, Page 8095. Modified and Recorded on June 6, 1997, in the Office of the Klamath County Clerk, in Volume M97, Page 17373. Modified and Recorded on April 20, 2000, in the Office of the Klamath County Clerk, in Volume M00, Page 13238. Modified and Recorded on June 21, 2002 in the Office of the Klamath County Clerk, in Volume M02, Page 45883. Modified and Recorded December 17, 2002 in the Office of the Klamath County Clerk, in Volume M02, Page 73594.

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

See Exhibit "A", which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 75 Main St., Klamath Falls, OR 97601.

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

Renew permanent financing and extend maturity to August 1, 2008.

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 endorers 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 1, 2003.

GRANTOR:

X Prakash P Patel
Prakash P Patel, Individually

X Pareesh J Patel
Pareesh J Patel, Individually

X Uloopi J. Patel
Uloopi J. Patel, Individually

X Sharmistha P Patel
Sharmistha P Patel, Individually

X Bina P Patel
Bina P Patel, Individually

X Pragna J. Patel
Pragna J. Patel, Individually

LENDER:

X [Signature]
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF California)
COUNTY OF San Luis Obispo) SS

On this day before me, the undersigned Notary Public, personally appeared Prakash P Patel, Sharmistha P Patel, Pareesh J Patel, Bina P Patel, Uloopi J. Patel, and Pragna J. Patel, 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 5th day of August, 2003.

By _____ Residing at _____
Notary Public in and for the State of _____ My commission expires _____

See attached 07

11/20/03

60811

LENDER ACKNOWLEDGMENT

STATE OF _____)
) ss
COUNTY OF _____)

On this _____ day of _____, 20____, before me, the undersigned Notary Public, personally appeared _____ and known to me to be the _____ 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 _____ Residing at _____
Notary Public in and for the State of _____ My commission expires _____

60813

EXHIBIT "A"
LEGAL DESCRIPTION

Lots 1, 2 and 3 and Easterly 58.5 feet of Lot 4, Block 21, ORIGINAL TOWN OF LINKVILLE, now City of Klamath Falls, Oregon, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

AND

Lot 1 and the Easterly 24 feet of Lot 2 of Block 22; also that part of Closed Center Street lying between Lot 1 of Block 22 and Lot 4 of Block 21, being the Southerly one-half of closed Center Street; also the Westerly 8 feet of Lot 4, Block 21; all being part of ORIGINAL TOWN OF LINKVILLE, now City of Klamath Falls, Oregon, 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 75 MAIN STREET, KLAMATH FALLS, OREGON 97601. THE REAL PROPERTY TAX IDENTIFICATION NUMBER IS 3809-32ED TL 6800 & 3809-32 ED TL 6900

Prakash Patel

PRAKASH J. PATEL

Parash Patel

PARASH J. PATEL

Bina P. Patel

BINA P. PATEL

Pragna Patel

PRAGNA J. PATEL

Uloopi J. Patel

ULOOP J. PATEL

Sharmi (Sharmistha P. Patel)

SHARMISTHA P. PATEL

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

60814

State of California

County of

Santa Clara

ss.

On 7/31/03

Date

, before me,

Usha S Patel

Name and Title of Officer (e.g., "Jane Doe, Notary Public")

personally appeared

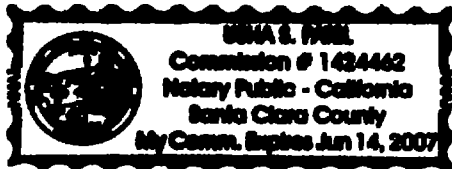
Prakash Patel, Parash Patel, Sharnu Patel & Byra Patel

Name(s) of Signer(s)

☒ personally known to me

☐ proved to me on the basis of satisfactory evidence

to be the person(s) whose name(s) ~~is/are~~ subscribed to the within instrument and acknowledged to me that ~~he/she/they~~ executed the same in ~~his/her/their~~ authorized capacity(ies), and that by ~~his/her/their~~ signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.



WITNESS my hand and official seal.

[Signature]

Signature of Notary Public

Place Notary Seal Above

OPTIONAL

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached Document

Title or Type of Document: _____

Document Date: _____

Number of Pages: _____

Signer(s) Other Than Named Above: _____

Capacity(ies) Claimed by Signer

Signer's Name: _____

☐ Individual

☐ Corporate Officer — Title(s): _____

☐ Partner — ☐ Limited ☐ General

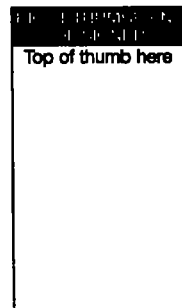
☐ Attorney in Fact

☐ Trustee

☐ Guardian or Conservator

☐ Other: _____

Signer Is Representing: _____



State of California
 County of San Luis Obispo

On 8-5-03 before me, Charlotte A. Faiola
(DATE) (NAME/TITLE OF OFFICER-L.A. "JANE DOE, NOTARY PUBLIC")

personally appeared Uloopi J. Patel*****
(NAME(S) OF SIGNER(S))

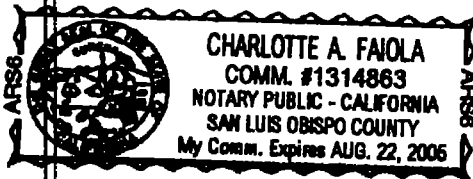
☒ personally known to me -OR- ☐

proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.

Charlotte A. Faiola
(SIGNATURE OF NOTARY)

(SEAL)



ATTENTION NOTARY

The information requested below and in the column to the right is **OPTIONAL**. Recording of this document is not required by law and is also optional. It could, however, prevent fraudulent attachment of this certificate to any unauthorized document.

THIS CERTIFICATE
 MUST BE ATTACHED
 TO THE DOCUMENT
 DESCRIBED AT RIGHT:

Title or Type of Document Modification of D/T

Number of Pages 2 Date of Document 8-1-03

Signer(s) Other Than Named Above Prakash P Patel, Sharmistha P. Patel, Pareesh J. Patel, Bina P Patel, and Pragna J Patel

RIGHT THUMBPRINT (Optional)

TOP OF THUMB HERE

CAPACITY CLAIMED BY SIGNER(S)

☒ INDIVIDUAL(S)

☐ CORPORATE

OFFICER(S)

(TITLE)

☐ PARTNER(S) ☐ LIMITED

☐ GENERAL

☐ ATTORNEY IN FACT

☐ TRUSTEE(S)

☐ GUARDIAN/CONSERVATOR

☐ OTHER:

SIGNER IS REPRESENTING:

(Name of Person(s) or Entity(ies))

RIGHT THUMBPRINT (Optional)

TOP OF THUMB HERE

CAPACITY CLAIMED BY SIGNER(S)

☒ INDIVIDUAL(S)

☐ CORPORATE

OFFICER(S)

(TITLE)

☐ PARTNER(S) ☐ LIMITED

☐ GENERAL

☐ ATTORNEY IN FACT

☐ TRUSTEE(S)

☐ GUARDIAN/CONSERVATOR

☐ OTHER:

SIGNER IS REPRESENTING:

(Name of Person(s) or Entity(ies))