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WTC-1346-5988

Vol M04 Page 34940

RECORDATION REQUESTED BY:

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

State of Oregon, County of Klamath
Recorded 06/01/2004 10:53 a m
Vol M04 Pg 34940-42
Linda Smith, County Clerk
Fee \$ 31.00 # of Pgs 3

WHEN RECORDED MAIL TO:

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

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 May 28, 2004, is made and executed between DAVID HUCKINS AND SHELLEY HUCKINS, AS TENANTS BY THE ENTIRETY ("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 December 11, 2003 (the "Deed of Trust") which has been recorded in Klamath County, State of Oregon, as follows:

Recorded on December 17, 2003 in Volume M03 on Page 91665 at the Klamath County Clerk's Office, Klamath County, Oregon.

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 6751 Patterson Street, Klamath Falls, OR 97603. The Real Property tax identification number is 3909-02480-01200-000

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

Extend Maturity Date to August 28, 2004.

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 MAY 28, 2004.

GRANTOR:

x David A. Huckins
David A. Huckins

x Shelley K. Huckins
Shelley K. Huckins

LENDER:

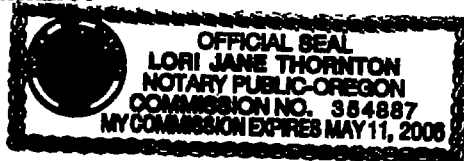
SOUTH VALLEY BANK & TRUST

x Chuck Hansen
Authorized Officer

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

INDIVIDUAL ACKNOWLEDGMENT

STATE OF OREGON
COUNTY OF Klamath



On this day before me, the undersigned Notary Public, personally appeared David A. Huckins and Shelley K. Huckins, 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 28th day of MAY, 2004.
By [Signature] Residing at Klamath Falls, Oregon 97601
Notary Public in and for the State of OREGON My commission expires 5-11-2006

3100

LENDER ACKNOWLEDGMENT

STATE OF OREGON)
COUNTY OF Klamath) ss



On this 28th day of MAY, 2004, before me, the undersigned Notary Public, personally appeared CHUCK PAULSEN and known to me to be the LOAN OFFICER

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, Oregon 97601
Notary Public in and for the State of OREGON My commission expires 5-11-2006

EXHIBIT "A"
LEGAL DESCRIPTION

PARCEL 1

A parcel of land situate in the Southwest corner of Tract 23, ANKENY GARDEN TRACTS, Klamath County, Oregon according to the Plat thereof on record in the office of the County Clerk of Klamath County, Oregon, more particularly described as follows, to wit:

Beginning at the Southwest corner of Tract 23, and proceeding in a Northerly direction along Patterson Street for a distance of 97 feet, thence at right angles and in an Easterly direction a distance of 125 feet; thence South at right angles a distance of 97 feet; thence West at right angles along the Southerly line of Tract 23 a distance of 125 feet to the point of beginning.

PARCEL 2

A parcel of land being a portion of Tract 23, ANKENY GARDEN TRACTS, Klamath County, Oregon, according to the official plat thereof on record in the County Clerk's office of said Klamath County; said part being more particularly described as follows:

Beginning at a point on the South line of said Tract 23, distant 125 feet East from the Southwest corner of said Tract 23, thence from said point of beginning,

(1) East, along said South line, a distance of 384 feet to the Southwest corner of that certain parcel of land described in deed to Don E. Wasson, et ux, recorded November 4, 1968, in Volume M68, page 9876, Microfilm Records of Klamath County, thence along the West line of last mentioned parcel,

(2) North 97 feet; thence parallel to said South line of Tract 23.

(3) West, 384 feet to the Northeast corner of that certain parcel of land conveyed to John H. Able, et ux, by deed recorded November 2, 1965, in Volume M65, page 3307, Microfilm Records of Klamath County, Oregon, thence along the East line of last mentioned parcel,

(4) South 97 feet to the point of beginning.

Account No.: 3909-024B0-01200-000

Key No.: 583087

