

MODIFICATION OF NOTE AND TRUST DEED

'05 MAR 9 AM 11:58

For valuable consideration, the receipt of which is hereby acknowledged, we, the undersigned, agree to modify that certain Note and Trust Deed dated October 14, 1999 and recorded in Klamath County, Oregon on October 20, 1999 in Vol. M99 Page 41705, 41706 and 41707.

Grantor: Dorothy M. Steckley and Robert J. Sickles
Beneficiaries: Owen W. MacPhee and Neva K. MacPhee

State of Oregon, County of Klamath
Recorded 03/09/2005 11:58 a m
Vol M05 Pg 15641
Linda Smith, County Clerk
Fee \$ 21.00 # of Pgs 1

The purpose of this document is to acknowledge changes to the terms of the note and establish the total amount outstanding, including past due interest and fees.

The following changes will be effective March 7, 2005.

1. Principal balance owing: \$ 30,767.76
With interest paid to Dec. 31, 2004
2. Minimum monthly payment: \$ 835.00
Processing fee 9.00
Total \$ 844.00
3. Monthly due date, 5th of each month starting April 5, 2005.
4. Late charge: 5% of min. pmt. \$ 41.75
5. Payment to be made by electronic funds transfer.
6. New Maturity date: March 5, 2009.

This document is authority for First American Collection Escrow Services to reinstate and make these changes to Collection Escrow # 28916.

All other terms and conditions will remain as outlined in original documents.

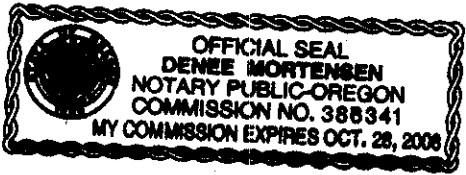
Any future default on this loan may result in immediate foreclosure proceedings.

APPROVED BY:

Owen W. MacPhee 3-9-05 Date
Dorothy M. Steckley 3/9/05 Date
Neva K. MacPhee 3-9-05 Date
Robert J. Sickles 3/9/05 Date

COMMISSION NO. 388341
MY COMMISSION EXPIRES OCT. 28, 2008

Witnessing or Attesting a Signature

State of OREGON	Dorothy M. Steckley and
County of <u>Klamath</u>	Robert J. Sickles
Signed or attested before me on <u>March 9, 2005</u> by <u>Denee Martensen</u>	
<u>Denee Martensen</u> Notary Public - State of Oregon	

OFFICIAL SEAL
DENE E MORTENSEN
NOTARY PUBLIC-OREGON
COMMISSION NO. 388341
MY COMMISSION EXPIRES OCT. 28, 2008

Owen MacPhee
21 ce 160 Brooke Ln,
Grant, OR 97527
Returned @ Counter