

RECORDATION REQUESTED BY:

PremierWest Bank
Central Point Branch
300 East Pine Street
Central Point, OR 97502



00006719200600210450020020

10/19/2006 03:38:48 PM

Fee: \$26.00

WHEN RECORDED MAIL TO:

PremierWest Bank
ATTN:Loan Assistant/Central Point Branch
300 Pine Street
Central Point, OR 97502

SEND TAX NOTICES TO:

Tom F. Casey
Tamara E. Casey
P.O.Box 480
Jacksonville, OR 97530

MTCT3542

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST dated October 11, 2006, is made and executed between between Tom F. Casey and Tamara E. Casey, as tenants by the entirety ("Grantor") and PremierWest Bank, whose address is Central Point Branch, 300 East Pine Street, Central Point, OR 97502 ("Lender").

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated April 4, 2006 (the "Deed of Trust") which has been recorded in Klamath County, State of Oregon, as follows:

Original Deed of Trust in the principal amount of \$250,000.00, recorded as Document No. M06-06691 on April 6, 2006, in the Official Records of 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 10, Tract 1350, AGENCY LAKESHORE ESTATES, 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 Lot 10, Clearview Drive, Chiloquin, OR 97624. The Real Property tax identification number is 886409.

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

It is hereby agreed to extend the Maturity Date from October 5, 2006 to April 5, 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 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 OCTOBER 11, 2006.

GRANTOR:

X [Signature]
Tom F. Casey

X [Signature]
Tamara E. Casey

LENDER:

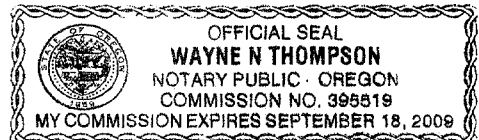
PREMIERWEST BANK

X [Signature]
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Oregon
COUNTY OF Jackson

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On this day before me, the undersigned Notary Public, personally appeared Tom F. Casey, 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 12 day of October, 2006

By [Signature] Residing at Central Point

Notary Public in and for the State of Oregon My commission expires 9/18/09

2400

MODIFICATION OF DEED OF TRUST
(Continued)

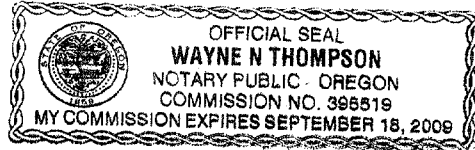
Loan No: 533077781

Page 2

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Oregon
COUNTY OF T Jackson

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On this day before me, the undersigned Notary Public, personally appeared **Tamara E. Casey**, 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.

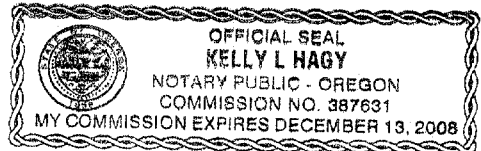
Given under my hand and official seal this 12 day of October, 20 06.

By W N Thompson Residing at Central Point
Notary Public in and for the State of Oregon My commission expires 9/18/09

LENDER ACKNOWLEDGMENT

STATE OF Oregon
COUNTY OF Jackson

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On this 17th day of October, 20 06, before me, the undersigned Notary Public, personally appeared Wayne Thompson 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 Kelly L Hagy Residing at Premier West Bank
Notary Public in and for the State of Oregon My commission expires 12/13/08