

MT071481
RECORDATION REQUESTED BY:
Umpqua Bank
Lane County Commercial Loan Center
C/O Loan Support Services
PO Box 1580
Roseburg, OR 97470

2007-003610
Klamath County, Oregon



03/02/2007 03:31:49 PM

Fee: \$31.00

WHEN RECORDED MAIL TO:
Umpqua Bank
PO BOX 1580
Roseburg, OR 97470

SEND TAX NOTICES TO:
M. Eugene Dickerhoof, Noreen Dickerhoof, Darren E.
Dickerhoof and Matthew Dickerhoof
PO Box 1583
Corvallis, OR 97339-1583

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST dated February 21, 2007, is made and executed between Darren E. Dickerhoof, as to an undivided 40% interest; Matthew Dickerhoof as to an undivided 10% interest; and M. Eugene Dickerhoof and Noreen Dickerhoof, Husband and Wife as to an undivided 50% interest ("Grantor") and Umpqua Bank, whose address is Lane County Commercial Loan Center, C/O Loan Support Services, PO Box 1580, Roseburg, OR 97470 ("Lender").

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated March 13, 2006 (the "Deed of Trust") which has been recorded in Klamath County, State of Oregon, as follows:

Recorded on March 15, 2006 Instrument No. M06-04605 in the official records of Klamath County, Oregon. The Current Loan Obligation may have been previously modified, and all prior modifications, if any, are hereby acknowledged, ratified and confirmed.

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

Parcel 2 of Land Partition No. 48-05, said Land Partition being a replat of a portion of Lots 34 and 44 of Enterprise Tracts located in the West 1/2 of the NW 1/4 of Section 3, Township 39 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon.

The Real Property or its address is commonly known as 2848 S 6th St, Klamath Falls, OR 97603. The Real Property tax identification number is 3909-003BC-00900-000.

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

Increase Maximum Lien Amount to \$8,500,000.00 and Change Vesting.

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.

ATTORNEY FEES AND EXPENSES. The undersigned agrees to pay on demand all of Lender's costs and expenses, including Lender's attorney fees and legal expenses, incurred in connection with enforcement of this Agreement. Lender may hire or pay someone else to help enforce this Agreement. Lender may also use attorneys who are salaried employees of Lender to enforce this Agreement. The undersigned shall pay all costs and expenses of all such enforcement. In the event arbitration, suit, action or other legal proceeding is brought to interpret or enforce this Agreement, the undersigned agrees to pay all additional sums as the arbitrator or court may adjudge reasonable as Lender's costs, disbursements, and attorney fees at hearing, trial, and on any and all appeals. As used in this paragraph "Agreement" means the loan agreement, promissory note, guaranty, security agreement, or other agreement, document, or instrument in which this paragraph is found, even if this document is also described by another name. Whether or not an arbitration or court action is filed, all reasonable attorney fees and expenses Lender incurs in protecting its interests and/or enforcing this Agreement shall become part of the Indebtedness evidenced or secured by this Agreement, shall bear interest at the highest applicable rate under the promissory note or credit agreement, and shall be paid to Lender by the other party or parties signing this Agreement on demand. The attorney fees and expenses covered by this paragraph include without limitation all of Lender's attorney fees (including the fees charged by Lender's in-house attorneys, calculated at hourly rates charged by attorneys in private practice with comparable skill and experience), Lender's fees and expenses for bankruptcy proceedings (including efforts to modify, vacate, or obtain relief from any automatic stay), fees and expenses for Lender's post-judgment collection activities, Lender's cost of searching lien records, searching public record databases, on-line computer legal research, title reports, surveyor reports, appraisal reports, collateral inspection reports, title insurance, and bonds issued to protect Lender's collateral, all to the fullest extent allowed by law.

VENUE. The loan transaction that is evidenced by this Agreement has been applied for, considered, approved and made in the State of Oregon. If there is a lawsuit relating to this Agreement, the undersigned shall, at Lender's request, submit to the jurisdiction of the courts of Lane, Douglas or Washington County, Oregon, as selected by Lender, in its sole discretion, except and only to the extent of procedural matters related to Lender's perfection and enforcement of its rights and remedies against the collateral for the loan, if the law requires that such a suit be brought in another jurisdiction. As used in this paragraph, the term "Agreement" means the promissory note, guaranty, security agreement or other agreement, document or instrument in which this paragraph is found, even if this document is described by another name, as well.

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MODIFICATION OF DEED OF TRUST (Continued)

APPRAISAL. If at any time during the term of this Deed of Trust the Lender, in the reasonable exercise of its judgment, determines that it is likely that there has been a material adverse change in the value of the Real Property, Lender may obtain, at Borrower's expense, an appraisal of the Real Property prepared by an appraiser satisfactory to Lender and in a form and substance satisfactory to Lender.

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 FEBRUARY 21, 2007.

GRANTOR:

M. Eugene Dickerhoof x Noreen Dickerhoof
 M. Eugene Dickerhoof Noreen Dickerhoof
 x Darren E. Dickerhoof x Matthew Dickerhoof
 Darren E. Dickerhoof Matthew Dickerhoof

LENDER:

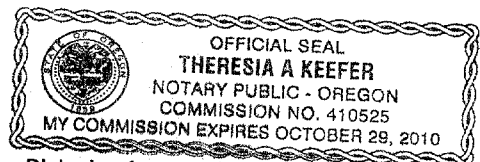
UMPQUA BANK

x Mary K Miller
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Oregon
COUNTY OF Benton

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On this day before me, the undersigned Notary Public, personally appeared M. Eugene Dickerhoof, 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 23rd day of February, 20 07.

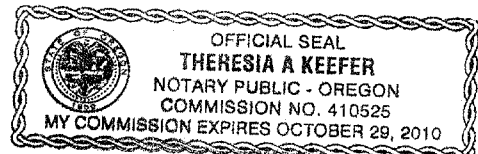
By Theresia A. Keefer Residing at 2802 Windsor Pl. SE

Notary Public in and for the State of Oregon My commission expires Oct. 29, 2010

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Oregon
COUNTY OF Benton

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On this day before me, the undersigned Notary Public, personally appeared Noreen Dickerhoof, 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 23rd day of February, 20 07.

By Theresia A. Keefer Residing at 2802 Windsor Pl. SE

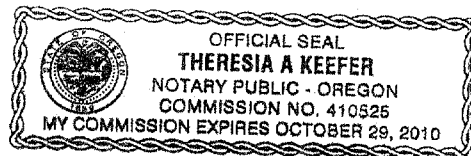
Notary Public in and for the State of Oregon My commission expires Oct. 29, 2010

MODIFICATION OF DEED OF TRUST (Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF OregonCOUNTY OF Benton)

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On this day before me, the undersigned Notary Public, personally appeared **Darren E. Dickerhoof**, 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.

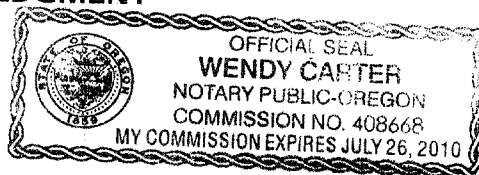
Given under my hand and official seal this 23rd day of February, 20 07.

By Theresia A. KeeferResiding at 2802 Windsor Pl. SENotary Public in and for the State of OregonMy commission expires October 29, 2010

INDIVIDUAL ACKNOWLEDGMENT

STATE OF OregonCOUNTY OF Wasco)

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On this day before me, the undersigned Notary Public, personally appeared **Matthew Dickerhoof**, 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.

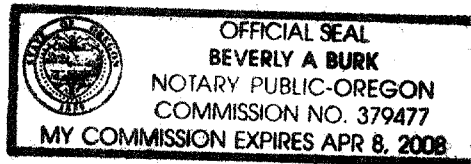
Given under my hand and official seal this 27th day of February, 20 07.

By Wendy CarterResiding at 100 W. 2nd St.Notary Public in and for the State of OregonMy commission expires July 26, 2010

LENDER ACKNOWLEDGMENT

STATE OF OregonCOUNTY OF Lane)

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On this 22nd day of February, 20 07, before me, the undersigned Notary Public, personally appeared Mary K. Miller and known to me to be the Senior Vice President

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 Beverly A. BurkResiding at Eugene, ORNotary Public in and for the State of OregonMy commission expires April 8, 2008