

REC13910 - 41081
RECORDATION REQUESTED BY:
South Valley Bank & Trust
Commercial Branch
P O Box 5210
Klamath Falls, OR 97601

2008-009527
Klamath County, Oregon



WHEN RECORDED MAIL TO:
South Valley Bank & Trust
Commercial Branch
P O Box 5210
Klamath Falls, OR 97601

06/30/2008 03:26:17 PM

Fee: \$31.00

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 June 26, 2008, is made and executed between Roger R. Cummins and Marla J. Cummins, as tenants by the entirety ("Grantor") and South Valley Bank & Trust, whose address is 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 May 14, 2003 (the "Deed of Trust") which has been recorded in Klamath County, State of Oregon, as follows:

Recorded on May 16, 2003, in the Office of the Klamath County Clerk, in Volume M03, Page 33141.

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 Old Fort Rd, Klamath Falls, OR 97601.

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

Extending the maturity to May 15, 2011.

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 JUNE 26, 2008.

GRANTOR:

X Roger R. Cummins
Roger R. Cummins

X Marla J. Cummins
Marla J. Cummins

LENDER:

SOUTH VALLEY BANK & TRUST

X Jeffrey S. Bradford
Authorized Officer

INDIVIDUAL ACKNOWLEDGEMENT

STATE OF Oregon
COUNTY OF Klamath



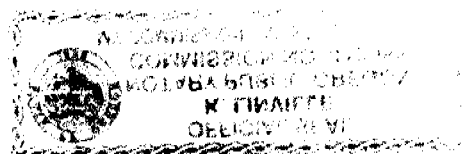
On this day before me, the undersigned Notary Public, personally appeared Roger R. Cummins and Marla J. Cummins, to me known to be the individuals described in and who executed the Modification of Deed of Trust, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 26 day of June, 2008.

By K. Linville
Notary Public in and for the State of Oregon

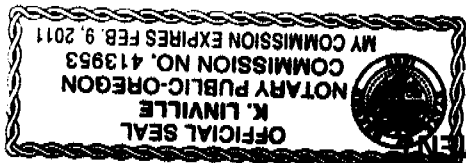
Residing at Klamath Falls
My commission expires 2-9-11

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



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MODIFICATION OF DEED OF TRUST
(Continued)



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LENDER ACKNOWLEDGMENT

STATE OF Oregon
COUNTY OF Lincoln

On this 26 day of February, 2008, before me, the undersigned Notary Public, personally appeared James S. Gooding and known to me to be the authorized agent for South Valley Bank & Trust, authorized agent for South Valley Bank & Trust that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of South Valley Bank & Trust, duly authorized by South Valley Bank & Trust 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 in fact executed this said instrument on behalf of South Valley Bank & Trust.

By [Signature] Notary Public in and for the State of Oregon
Residing at Lincoln Falls
My commission expires 2-9-11

EXHIBIT "A"
LEGAL DESCRIPTION

Parcel 1, Land Partition 2-02, said Partition being a partition of Parcel 3 of Land Partition 39-01, situated in Section 33, Township 37 South, Range 9 East, Willamette Meridian, and in Sections 3 and 4, Township 38 South, Range 9 East, Willamette Meridian, Klamath County, Oregon.

EXCEPTING THEREFROM that portion thereof lying within the boundaries of Old Fort Road.


ROGER R. CUMMINS
MARLA J. CUMMINS