38055

MTC-1396-118 MODIFICATION OF MORTGAGE OR TRUST DEED

Vol. Mgy Page 10538

THIS AGREEMENT, made and entered into this <u>20th</u> day of June _ 19_84_, by and between EDWARD ZAROSINSKI and DARLENE ZAROSINSKI, husband and wife,

hereinafter called the "Borrower(s)" and WESTERN BANK, an Oregon banking corporation, hereinafter called the "Bank":

WITNESSETH: On or about the <u>22nd</u> day of <u>December</u> maker(s) if the Borrower is an assignee of record) did make, execute and deliver to the Bank that certain promissory note in the sum of \$ 49,994.96 , payable in monthly installments with interest at the rate of *13.00 % per annum. For the purpose of securing the payment of said promissory note, the Borrower(s) (or the original maker(s) if the Borrower is an assignee of record) did make, execute and deliver to the Bank their certain Mortgage or Trust Deed, hereinafter called a "Security Instrument" bearing date of ______ December 22_____ . 19.83 ... conveying the following described real property situate in the County of <u>Klamath</u> State of <u>Oregon</u> to wit: *Western Bank Prime plus 2% adjusted quarterly on the last day of each calendar quarter Lots 21, 22 and 23 in LAKESHORE GARDENS, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

> MOUNTAIN TITLE COMPANY, INC. 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.

which Security Instrument was duly recorded in the records of said county and state.

There is now due and owing upon the promissory note aforesaid, the principal sum of Forty Nine Thousand Nine Hundred Ninety Four and 96/100ths-----_ DOLLARS (\$ 49,994.96 together with the accrued interest thereon, and the Borrower(s) desire a modification of the terms of payment thereof, to which the Bank is agreeable on the terms and conditions hereinafter stated and not otherwise.

NOW THEREFORE, in consideration of the premises and of the promises and agreements hereinafter contained, the parties hereto do hereby agree that the balance now due and owing on the promissory note hereinabove described shall be and is payable in monthly installments of

DOLLARS (\$ 806.92) each, <u>including</u> interest on the unpaid balance at the rate of 14.50 % like installment shall be and is payable on the _20th_day of each month thereafter until the principal and interest are fully _ 19<u>84</u> and a paid, except that the final payment of principal and interest if not sooner paid, shall be due and payable on the 20th , 19.85 ... If any of said installments or either principal or interest are not so paid, the entire _dav balance then owing shall, at the option of the Bank or its successors in interest, become immediately due and payable without

Except as herein modified in the manner and on the terms and conditions herein stated, the said promissory note and Security Instrument shall be in full force and effect, with all the terms and conditions of which the Borrower(s) do agree to comply in the same manner and to the same extent as though the provisions thereof were in all respects incorporated herein and made a part of this agreement.

IN WITNESS WHEREOF, the Borrower(s) have hereunto set their hand(s) and seal(s) and the Bank has caused these presents to be executed on its behalf by its duly authorized representative this day and year first hereinabove writt

Autorized Signature of Borrower Zarosinski Klamath Falls Branch Darlene Signature of Borrower Zarosinski By By Branch Vice Press. Authorized Signature of Borrower Zarosinski Branch State of OREGON Vice Press. Authorized Signature of Manage County of Klamath Namath Namath By By By By Branch County of Klamath Namath Namath State of Signature of Borrower Zarosinski and Darlene Zarosinski, husband and Manage Personally appeared the above named Namath Namath State of Signature of Borrower Zarosinski and Darlene Zarosinski, husband and Manage and wife, State of Signature of Borrower Signature of Borrower Signature of Borrower Signature of Signatur	Edi	was zace	and St	WESTERN BANK	
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State of	Darline	Signature of Borrower	Zarosinski	Klamath Falls	Branch
State ofOREGON A County ofKlamath A Personally appeared the above namedA A and wife, A and acknowledged the foregoing instrument 80 be their voluntery act and deed. Before me: A Return to: Western Bank i A Klamath Falls Branch A P. 0. Box 669 0 Notary Public forOregon A Klamath Falls, OR 97601 My commission expires2-9-86 TATE OF OREGON: COUNTY OF KLAMATH:ss hereby certify that the within instrument was received and filed for ecord on the 22nd day of JuneA.D., 19.84 at 3:43O'clock P M, md duly recorded in VolM84, ofMortgages on page 1053 EVELYM BIEHN, COUNTY CLERK Ee: \$ 4.00					ad Manana
Personally appeared the above named <u>Still Edward Zarosinski and Darlene Zarosinski, husband</u> and wife, and acknowledged the foregoing instrument 20 perturbed and deed. Before me: Return to: Western Banki Klamath Falls Branch P. O. Box 669 Klamath Falls, OR 97601 My commission expires <u>2-9-86</u> 2.ATE OF OREGON: COUNTY OF KLAMATH:ss hereby certify that the within instrument was received and filed for ecord on the <u>22nd</u> day of <u>June</u> A.D., 19 <u>84</u> at <u>3:43</u> o'clock P M, Mortgages on page 1053 EVELYN BIEHN, COUNTY CLERK	State of	OREGON	Southannin .	(_{11,}	iu nanage.
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