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MTL- 56521

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State of Oregon, County of Klamath  
Recorded 09/15/04 3:16 p.m.  
Vol M04 Pg 61536-38  
Linda Smith, County Clerk  
Fee \$ 31- # of Pgs 3

### MODIFICATION OF NOTE AND TRUST DEED

THIS AGREEMENT, Made and entered into this 7th day of September, 2004, by and between **Vernon C. Julien, trustee of The Vernon C. Julien Revocable Living Trust u.a.d. 1/22/99**, thereafter called first party, and **Vivian Swensson and Nilene Johnson**, hereinafter called second party, WITNESSETH:

**RECITALS: March 4, 2002, Vivian Swensson & Nilene Johnson & Bruce Johnson executed and delivered to Vernon C. Julien, trustee of The Vernon C. Julien Revocable Living Trust, a Promissory Note in the amount of \$11,000.00 to secure performance in Trust Deed referenced below:**

Security agreement was recorded in the Official Records of **Klamath County, Oregon** on **March 19, 2002**, as instrument **Vol. M02, Page 16179** reference to said recorded document hereby is made for a better description of said note, the terms thereof, the time or times within which said note was to be paid and a description of the real property securing said note.

The first party herein currently is the owner and holder of said note and security agreement; the second party herein is the said mortgagor, and the current owner of the real property described in said security agreement.

The parties herein have agreed to modify said note and trust deed in the following particulars: **Increase principal balance from \$11,000.00 to \$16,000.00 beginning September 14, 2004. Increase monthly payment from \$110.00 per month to \$160.00 per month beginning October 14, 2004. Increase late charge form \$10.00 to \$16.00 if any payment is (15) days late. Extend due date from March 14, 2005 to March 14, 2007.**

The sums now unpaid on said note and the declining balances thereof shall bear interest from **September 14, 2004** at the rate of **12% percent per annum**. In no way does this instrument change the terms of said note and security agreement or curtail or enlarge the rights or obligations of the parties hereto, excepting only as to the changes set forth above.

Return to:  
Rogue River mortgage

3/10  
am

61537

The second party hereby agrees to pay the current unpaid balance of said note promptly at the time or times, together with the interest above set forth, interest being payable at the times stated in said note.

All other terms and conditions are to remain the same.

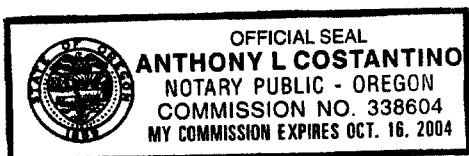
IN WITNESS WHEREOF, the parties hereto have executed this document on the date first above written.

Vernon C. Julien  
Vernon C. Julien, trustee

Vivian Swensson  
Vivian Swensson

STATE OF OREGON           )  
  ) ss.  
County of Josephine       )

On this 14<sup>th</sup> day of September, 2004, personally appeared the above named **Vernon C. Julien, trustee of the Vernon C. Julien Revocable Living Trust**, and acknowledged the foregoing instrument to be their voluntary act and deed.

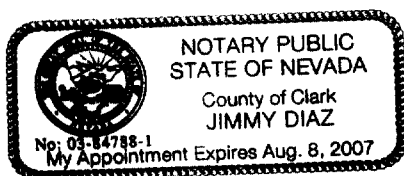


Before me:

Anthony L. Costantino  
Notary Public for Oregon  
My commission expires:

STATE OF NEVADA       )  
  ) ss.  
County of Clark       )

On this 11 day of September, 2004, personally appeared the above named **Vivian Swensson**, and acknowledged the foregoing instrument to be their voluntary act and deed.



Before me:

[Signature]  
Notary Public for Nevada  
My commission expires: 8/8/07

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The second party hereby agrees to pay the current unpaid balance of said note promptly at the time or times, together with the interest above set forth, interest being payable at the times stated in said note.

All other terms and conditions are to remain the same.

IN WITNESS WHEREOF, the parties hereto have executed this document on the date first above written.

\_\_\_\_\_  
Vernon C. Julien, trustee

*Nilene Johnson*  
Nilene Johnson

STATE OF OREGON           )  
  ) ss.  
County of Josephine       )

On this \_\_\_\_ day of \_\_\_\_\_ 2004, personally appeared the above named **Vernon C. Julien, trustee of the Vernon C. Julien Revocable Living Trust**, and acknowledged the foregoing instrument to be their voluntary act and deed.

Before me:

\_\_\_\_\_  
Notary Public for Oregon  
My commission expires:

STATE OF Colorado       )  
  ) ss.  
County of Jefferson       )

On this 9<sup>th</sup> day of September, 2004, personally appeared the above named **Nilene Johnson**, and acknowledged the foregoing instrument to be their voluntary act and deed.

Before me:

*Richard A. Paul*  
Notary Public for Colorado  
My commission expires: 08-12-06

