

MTZ-1396-7175

M05-69518

Klamath County, Oregon

11/21/2005 02:50:40 PM

Pages 3 Fee: \$36.00

AFTER RECORDING RETURN TO:

ROGUE RIVER MORTGAGE, LLC

P.O. BOX 697

GRANTS PASS, OR 97528

RRMtg # 22031

MODIFICATION OF NOTE AND TRUST DEED

THIS AGREEMENT, Made and entered into this 8th day of November, 2005, 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:

Further modified September 15, 2004 in Vol M04 Pg 61536-38

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 \$16,000.00 to \$18,500.00 beginning November 14, 2005. Increase monthly payment from \$160.00 per month to \$185.00 per month beginning December 14, 2005. Increase late charge form \$16.00 to \$18.50 if any payment is (15) days late.**

The sums now unpaid on said note and the declining balances thereof shall bear interest from **November 14, 2005** 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.

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.

31.00 1500

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.

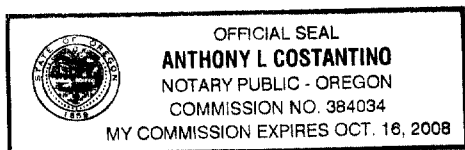
All other terms and conditions are to remain the same.

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

Vernon C. Julien trustee Vivian Swensson
Vernon C. Julien, trustee Vivian Swensson

STATE OF OREGON)
) ss.
County of Josephine)

On this 16th day of November 2005, 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.

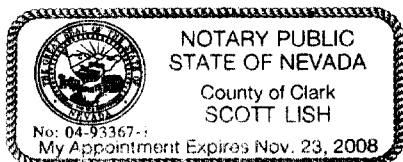


Before me:

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

STATE OF Nevada)
) ss.
County of CLARK)

On this 14th day of NOVEMBER, 2005, personally appeared the above named **Vivian Swensson**, and acknowledged the foregoing instrument to be their voluntary act and deed.



Before me: Scott Lish.

Scott Lish
Notary Public for Colorado Nevada
My commission expires: Nov. 23, 08

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)

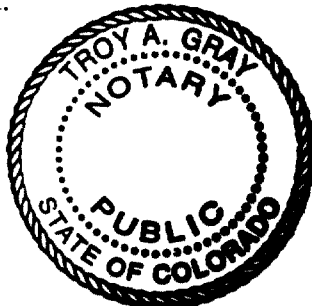
On this ____ day of _____ 2005, personally appeared the above named **Vernon C. Julien, trustee of the Vernon C. Julien Revocable Living Trust**, and acknowledged the foregoing instrument to be their voluntary act and deed.

Before me:

Notary Public for Oregon
My commission expires:

STATE OF Colorado)
) ss.
County of DENVER ~~Jefferson~~)

On this 14th day of NOVEMBER, 2005, personally appeared the above named **Nilene Johnson**, and acknowledged the foregoing instrument to be their voluntary act and deed.



My Commission Expires 10/07/2007

Before me:

Troy A. Gray
Notary Public for Colorado

My commission expires: 10-07-07