

**RECORDATION REQUESTED BY:**

Sterling Savings Bank  
Klamath Falls Business Banking  
540 Main St  
Klamath Falls, OR 97601

**M06-08504**

Klamath County, Oregon

05/01/2006 03:44:25 PM

Pages 2 Fee: \$26.00

**WHEN RECORDED MAIL TO:**

Sterling Savings Bank  
Loan Support  
PO Box 2131  
Spokane, WA 99210

**SEND TAX NOTICES TO:**

NABIL M TAHA  
STARLETTA JANE TAHA  
4810 SHASTA WAY  
KLAMATH FALLS, OR 97603

1st 731874

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

**MODIFICATION OF DEED OF TRUST**

**THIS MODIFICATION OF DEED OF TRUST** dated April 25, 2006, is made and executed between between NABIL M TAHA and STARLETTA JANE TAHA, AS TENANTS BY THE ENTIRETY ("Grantor") and Sterling Savings Bank, whose address is Klamath Falls Business Banking, 540 Main St, Klamath Falls, OR 97601 ("Lender").

**DEED OF TRUST.** Lender and Grantor have entered into a Deed of Trust dated March 14, 2006 (the "Deed of Trust") which has been recorded in KLAMATH County, State of Oregon, as follows:

**RECORDED MARCH 17, 2006 UNDER KLAMATH COUNTY AUDITOR'S FILE #M06-04871.**

**REAL PROPERTY DESCRIPTION.** The Deed of Trust covers the following described real property located in KLAMATH County, State of Oregon:  
LOT 7 IN BLOCK 34 OF ORIGINAL TOWN OF KLAMATH FALLS (FORMERLY LINKVILLE) OREGON, EXCEPT 20 FEET OFF THE SOUTHEASTERLY END OF SAID LOT USED AS AN ALLEY, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON

The Real Property or its address is commonly known as 230-276 MAIN ST, KLAMATH FALLS, OR 97601. The Real Property tax identification number is 476265.

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

**TERMS OF THE NOTE ARE HEREBY AMENDED AS FOLLOWS:** NOTE DATED APRIL 25, 2006 IN THE PRINCIPAL AMOUNT OF \$666,454.00 WITH A MATURITY DATE OF APRIL 25, 2016. THE MAXIMUM PRINCIPAL AMOUNT TO BE ADVANCED PURSUANT TO THE NOTE IS \$666,454.00.

**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.

**FRAUDS DISCLOSURE. UNDER OREGON LAW, MOST AGREEMENTS, PROMISES AND COMMITMENTS MADE BY US (LENDER) CONCERNING LOANS AND OTHER CREDIT EXTENSIONS WHICH ARE NOT FOR PERSONAL, FAMILY OR HOUSEHOLD PURPOSES OR SECURED SOLELY BY THE BORROWER'S RESIDENCE MUST BE IN WRITING, EXPRESS CONSIDERATION AND BE SIGNED BY US TO BE ENFORCEABLE.**

**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 APRIL 25, 2006.**

**GRANTOR:**

x Nabil M Taha  
NABIL M TAHA

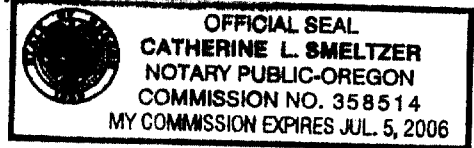
x Starletta Jane Taha  
STARLETTA JANE TAHA

**LENDER:**

**STERLING SAVINGS BANK**

x Angela Barry  
Authorized Officer

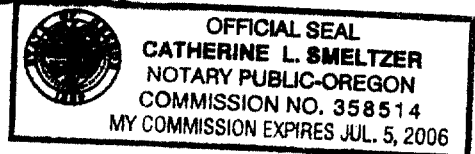
## INDIVIDUAL ACKNOWLEDGMENT

STATE OF Oregon  
COUNTY OF Klamath)  
) SS  
)

On this day before me, the undersigned Notary Public, personally appeared **NABIL M TAHA**, 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 28th day of April, 20 06.By Catherine L. Smeltzer Residing at Klamath Falls, ORNotary Public in and for the State of Oregon My commission expires July 5, 2006

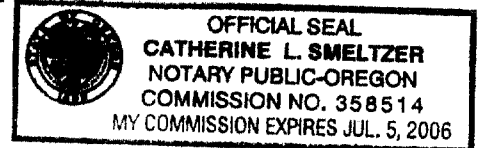
## INDIVIDUAL ACKNOWLEDGMENT

STATE OF Oregon  
COUNTY OF Klamath)  
) SS  
)

On this day before me, the undersigned Notary Public, personally appeared **STARLETTA JANE TAHA**, 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 28th day of April, 20 06.By Catherine L. Smeltzer Residing at Klamath Falls, ORNotary Public in and for the State of Oregon My commission expires July 5, 2006

## LENDER ACKNOWLEDGMENT

STATE OF Oregon  
COUNTY OF Klamath)  
) SS  
)

On this 28th day of April, 20 06, before me, the undersigned Notary Public, personally appeared Angeise M. Barry and known to me to be the Business Banking Officer, authorized agent for the Lender that executed the within and foregoing instrument and 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 Catherine L. Smeltzer Residing at Klamath Falls, OR  
Notary Public in and for the State of Oregon My commission expires July 5, 2006