

RECORDATION REQUESTED BY:

Columbia River Bank  
The Dalles Branch  
P O Box 1030  
316 East Third Street  
The Dalles, OR 97058

2007-002836

Klamath County, Oregon



00015450200700028360020028

02/20/2007 09:39:21 AM

Fee: \$26.00

WHEN RECORDED MAIL TO:

Columbia River Bank  
The Dalles Branch  
P O Box 1030  
The Dalles, OR 97058

SEND TAX NOTICES TO:

JOHN VAWTER  
KATHERINE VAWTER  
1010 MAPLE STREET  
THE DALLES, OR 97058

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

ASSEN: 48946

MODIFICATION OF DEED OF TRUST



\*0735\*

THIS MODIFICATION OF DEED OF TRUST dated January 16, 2007, is made and executed between JOHN VAWTER and KATHERINE VAWTER; as tenants by the entirety ("Grantor") and Columbia River Bank, whose address is The Dalles Branch, P O Box 1030, 316 East Third Street, The Dalles, OR 97058 ("Lender").

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated February 9, 1999 (the "Deed of Trust") which has been recorded in KLAMATH County, State of Oregon, as follows:

RECORDED FEBRUARY 11, 1999 IN VOLUME M99 PAGE 4996 IN THE COUNTY OF KLAMATH.

REAL PROPERTY DESCRIPTION. The Deed of Trust covers the following described real property located in KLAMATH County, State of Oregon:

Lots 1, 2 and 3, Block 5, ST. FRANCIS PARK, in the County of Klamath, State of Oregon.

The Real Property or its address is commonly known as 2406 GETTLE STREET, KLAMATH FALLS, OR 97603. The Real Property tax identification number is MAP NO. R-3909-002CB-02000-000 KEY NO. R519521.

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

Increase Principal to \$40,000.00. Reference Preliminary Title Report Lots 1, 2 and 3, Block 5, ST. FRANCIS PARK, according to the official plat thereof on file in the office of the Clerk of Klamath County, Oregon.

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 endorers 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 JANUARY 16, 2007.

GRANTOR:

X   
JOHN VAWTER

X   
KATHERINE VAWTER

LENDER:

COLUMBIA RIVER BANK

X   
Authorized Officer

\$26-A

MODIFICATION OF DEED OF TRUST  
(Continued)

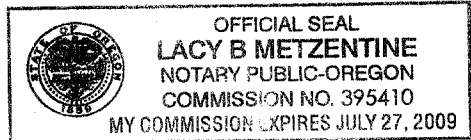
Loan No: 33599R

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Oregon  
COUNTY OF Wasco

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On this day before me, the undersigned Notary Public, personally appeared JOHN VAWTER and KATHERINE VAWTER, as tenants by the entirety, 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.

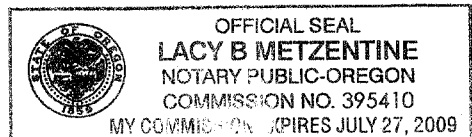
Given under my hand and official seal this 16 day of Jan, 2007.

By Lacy B Metzentine Residing at The Dalles  
Notary Public in and for the State of OR My commission expires July 27, 2009

LENDER ACKNOWLEDGMENT

STATE OF OR  
COUNTY OF Wasco

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) SS  
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On this 16 day of Jan, 2007, before me, the undersigned Notary Public, personally appeared Megan Vawter and known to me to be the commercial loan 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 Lacy B Metzentine Residing at The Dalles  
Notary Public in and for the State of OR My commission expires July 27, 2009