Document Return Address: Wells Fargo Bank, N.A. 12550 S.E. 93<sup>rd</sup> Ave Ste. 400 MAC# P6083-041 Clackamas, OR 97015 Loan # 0072543978 Prepared by Janice Taylor

2007-010956 Klamath County, Oregon



06/18/2007 03:29:29 PM

Fee: \$81.00

### ATE64405 83

# PERMANENT LOAN EXTENSION AGREEMENT MODIFICATION NEW CONSTRUCTION

This Permanent Loan Extension Agreement (this "Agreement") is made to be effective as of the 13<sup>th</sup> day of June, 2007, and is incorporated into and shall be deemed to amend, supplement and extend the Mortgage, Deed of Trust, Deed or Security Deed (the "Security Instrument") dated as of the 26th day of February, 2007, executed by the undersigned Borrower(s) (referred to herein as "Borrower", whether one or more), in favor of Wells Fargo Bank, National Association ("Lender"). (Lender and its successors and "Note") dated the same date as the Security Instrument payable to the order of Lender. All terms defined in the Security Instrument shall have the same meaning in this Agreement and all other terms of the Security Instrument not amended hereby remain in full force and effect.

### ORIGINAL MORTGAGE RECORDING INFORMATION

Document Number 2007-003454 Date of Recording02/28/2007 County, State of Recording Klamath County, Oregon Book and Page Number

Property Address 17787 Fishhole Creek Road

Bly, OR 97622

**ADDITIONAL COVENANTS.** In addition to the covenants and agreements made in the Security Instrument, Borrower (and each Borrower if more than one) further covenants and agrees as follows:

- 1. **PERMANENT LOAN.** The Security Instrument, as amended and extended by this Agreement, secures a permanent mortgage loan that replaces a construction loan between Lender and Borrower dated the same date as the Security Instrument and evidenced by the Note with a Construction Loan Addendum Amending Note. The Note, as amended by a Permanent Loan Addendum Amending Note, evidences the permanent mortgage loan. Upon execution of this Agreement and the Permanent Loan Addendum, the terms and conditions of the Construction Loan Addendum Amending Note shall be of no further force and effect.
- 2. **DEFINITIONS.** The definitions set forth in the Security Instrument are amended as follows:

"Lender". Lender's address is Wells Fargo Bank, N.A., P.O. Box 10304, Des Moines, IA 50306-0304.

"Note". The Note states that the Borrower owes Lender One Hundred Thirty Five Thousand and 00/100 Dollars (U.S. \$135,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than July 01, 2037.



NMFL # 0017 (PLEA) Rev 3/20/2007 Permanent Loan Extension Agreement/Modification Agreement

1 of 2

"Riders". Riders are to be execut	ed by Borrower [check box as appl	icable]:
	<ul> <li>□ Condominium Rider</li> <li>□ PUD Rider</li> <li>□ □ Biweekly Payment</li> <li>Rider</li> </ul>	<ul> <li>□ Second Home Rider</li> <li>□ □ 1-4 Family Rider</li> <li>□ □ Other(s) [specify] Mfg Home Rider, Mfg Home Affidavit of Affixation and Mfg Home Power of Attorney</li> </ul>
BY SIGNING BELOW, Borrower a Addendum.	accepts and agrees to the terms ar	nd covenants contained in this
BORROWER(S)		
Name: Franklin L Paulson	Name: Mar	Jargant J. Faulson
STATE OF Oregon County ss: Clackamas		
On this 15 day of certify that whose name(s) is acknowledged before me that, being the same voluntarily and as his/her		conveyance, he/she/they executed
OFFICIAL SEAL PAM SHELLITO NOTARY PUBLIC-ORE COMMISSION NO. 39 MY COMMISSION EXPIRES NO	9317	m Dholoite
Name Janice Taylor THE STATE OF Oregon COUNTY OF Clackamas	Note	Ary Public  OFFICIAL SEAL  JULIE ANDERSEN  NOTARY PUBLIC - OREGON  COMMISSION NO. 388875  MISSION EXPIRES JANUARY 23, 2009
BEFORE ME, the undersigned auth Vice President of Loan Documentation whose name is subscribed to the four he same for the purpose and considered of said Corporation.	regoing instrument and coloranded	e, known to me to be the person
GIVEN UNDER MY HAND AND SE	AL OF OFFICE this the 13 <sup>th</sup> day of	<u>June, 2007,</u>
My Commission Expires: 1-23	Notary Public for the s	
FL # 0017 (PLEA) Rev 3/20/2007 manent Loan Extension Agreement/Modification	Agreement	Page 2 of 2

#### EXHIBIT A

The N 1/2 of the NE 1/4 of the NE 1/4 of Section 12, Township 37 South, Range 14 East of the Willamette Meridian, Klamath County, Oregon.

CODE 113 & 092 MAP 3714-01200 TL 00100 KEY #404164 CODE 092 & 113 MAP 3714-01200 TL 00100 KEY #584246

Record and I	Return [] by Mail [] b	v Pickup to
WFHM FINA	L DOCS X9999-01M	,
1000 BLUE	GENTIAN ROAD	
EAGAN, MN	55121	

## MANUFACTURED HOME RIDER TO MODIFICATION AGREEMENT

This Rider is made this JUNE 13, 2007 , and is incorporated into and amends and supplements the Modification Agreement ("Modification Agreement") of the same date given by the undersigned ("Borrower") to WELLS FARGO BANK, N.A.

covering the Property described in the Security Instrument and located at: 17787 FISHHOLE CREEK ROAD, BLY, OR 97622

(Property Address)

Borrower and Lender agree that the Modification Agreement is amended and supplemented as follows:

1. Purpose and Effect of Rider. IF THERE IS A CONFLICT BETWEEN THE PROVISIONS IN THIS RIDER AND THOSE IN THE SECURITY INSTRUMENT, THE PROVISIONS IN THIS RIDER SHALL CONTROL. THE CONFLICTING PROVISIONS IN THE SECURITY INSTRUMENT WILL BE ELIMINATED OR MODIFIED AS MUCH AS IS NECESSARY TO MAKE ALL OF THE CONFLICTING TERMS AGREE WITH THIS RIDER.

### 2. Lender's Security Interest.

All of Borrower's obligations secured by the Security Instrument also shall be secured by the "Manufactured Home." This Rider amends and modifies the Security Instrument to amend and restate the description of the Property to include the "Manufactured Home" as follows:

NEW	2006	LIBERTY HOMES	287401 287401	0=0
New/Used	Year	Manufacturer's Name	Model Name or Model No.	070 <sub>X</sub> 026 Length x Width
09L-360	46X	091-36046U		
Serial No.		Serial No.	Serial No. Serial	l No.

NMFL # 2970 (MHMA) Rev. 02/06

Initial:

Page 1 of 2

("Lender") and

Borrower  FRANKLIN I. PAULSON  Printed Name  Borrower  Printed Name  STATE OF COUNTY OF Advantage in the year 2007 before me, the undersigned, a Notary Public in and for said State, personally appeared to the undersigned, a Notary Public in and for said State, personally appeared to the individually hose name(s) is (grep) subscribed to the within instrument and acknowledged to me that helpshe/fibe/sexcuted the same in his/her/fibeir capacity(ies), and that by his/her/fibeir signature(s) of the instrument, the individual(s), or the person on behalf of which the individual(s) acted, executed the instrument.  Notary Signature  Notary Printed Name  My commission expires: Notal Scale Official Seal:	WITNESS my hand and seal this	day of
Printed Name  Borrower  Printed Name  Printed Name  STATE OF OROGOM  On the 5 day of 1000 in the year 2007 before year of the undersigned, a Notary Public in and for said State, personally appeared year of the undersigned, and a Notary Public in and for said State, personally appeared year of the undersigned, and was personally known to me or proved to me on the basis of satisfactory evidence to be the individual he/she/kfey executed the same in his/her/fiefr capacity(ies), and that by his/her/fiefr ignature(s) of the instrument, the individual(s), or the person on behalf of which the individual(s) acted, executed the instrument.  Notary Public; State of OR GOMMISSION NO. 399317  Notary Pinted Name  My commission expires: NOTARY PUBLIC OREGON ONTARY PUBLIC OREGON COMMISSION NO. 399317  NOTARY PUBLIC OREGON REPIRES NOV 8, 2009  Orafted By: JANICE TAYLOR  [] Check if Construction Loan	Fronten Wanden	Marga A. P. a.
Printed Name  Borrower  Borrower  Borrower  Printed Name  STATE OF Program  On the 5 day of Said State, personally appeared personally known to me or proved to me on the basis of satisfactory evidence to be the individually whose name(s) is (are) subscribed to the within instrument and acknowledged to me that the instrument, the individual(s), or the person on behalf of which the individual(s) acted, executed the instrument.  Notary Public; State of OR GGM  Official Seal:  Official Seal:  Official Seal:  Official Seal:  Official Seal:  Orafted By: JANICE TAYLOR  [] Check if Construction Loan	Borrower	Borrower / Borrower
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Printed Name  Printed Name  STATE OF ORGAN  On the 5 day of Market State, personally appeared of personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name(s) is(are) subscribed to the within instrument and acknowledged to me that he instrument, the individual(s), or the person on behalf of which the individual(s) acted, executed the instrument.  Notary Public; State of OR EGON  Official Seal:  Official Seal:	D	
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NMFL # 7110 (MALA) Rev 02/06

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at:			30.00	as i of the, residing
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City, State	e Zip	County		( ) robbit Address ).
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i dili tile L	2007 2007	Owner of the following man	ufactured home (the "Manufacto	ured Home")
NEW 7	200/6/	LIBERTY HOMES		,.
	Year		287401 287401	070 <sub>x</sub> 026
MeW/Osea	rear	Manufacturer's Name	Model Name or Model No.	Length x Width
09L-3604	16X	091-36046U		Longin X Widei
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nermanant	دان معد:	send to the		
permanent	uy am	xed to the real property loca	ated at 17787 FISHHOLE CREEK	ROAD
				Street Address
BLY, Kr.z	מידי ב א	OR 97622		
			("Property	Address") and as more
City, Coun	ity, St	ate Zip	····	ricaless / and as more

particularly described on Exhibit A attached hereto (the "Real Property"). I do hereby irrevocably make, constitute, appoint and authorize with full powers of substitution, WELLS FARGO BANK, N.A.

("Lender"), its successors, assigns or designees as my agent and attorney-in-fact, in my name, place and stead in any way which I could do, if I were personally present, with full power of substitution and delegation, (1) to complete, execute and deliver, in my name or Lender's name, any and all forms, certificates, assignments, designations, releases or other documentation as may be necessary or proper to implement the terms and provisions of the Security Instrument dated JUNE 13, 2007 executed by me in favor of Lender, (2) to complete, execute and deliver, in my name or in Lender's name, any and all forms, certificates, assignments, designations, releases or other documentation as may be necessary or proper to make application for and obtain the certificate of title for the Manufactured Home and to have Lender (or its designee) designated as lienholder on the certificate of title for the Manufactured Home, (3) to complete, execute and deliver in my name or Lender's name, any and all forms, certificates, assignments, designations, releases or other documentation as may be necessary or proper to have the Manufactured Home treated as real estate for any and all purposes under state law, including but not limited to the surrender of any certificate of title, any election to treat the Manufactured Home as real estate for tax purposes or to meet any other requirements in order for the loan/financing secured by the Manufactured Home and the Real Property to be eligible for sale on the Federal National Mortgage Association ("Fannie Mae"), the Federal Home Loan Mortgage Association ("Freddie Mac") or any other secondary market purchaser, (4) to receive, complete, execute or endorse, and deliver in my name or Lender's name any and all claim forms, agreements, assignments, releases, checks, drafts or other instruments and vehicles for the payment of money, relating to any insurance covering the Manufactured Home, the indebtedness secured by the Manufactured Home or the Real Property, and (5) to complete, sign and file, without my signature, such financing and continuation statements, amendments, and supplements thereto, mortgages, deeds of trust and other documents, including releases of these items, which I may from time to time deem necessary to perfect, preserve and protect Lender's security interest in the Manufactured Home, the Property and any other property sold with it. I acknowledge that at the time this Power of Attorney and my Security Instrument and any of the forms, certificates, assignments, designations, releases or other documentation are prepared the serial number of the manufactured housing unit may not be available or may be inaccurate. The manufactured housing unit may be a factory order in the process of being constructed. Immediately, upon Lender's receipt of the serial number, I understand and agree that the above items may be completed and/or corrected by Lender to properly disclose all the applicable home identifications, including the serial number. I understand that I will be provided with a copy of any corrected agreement.

To induce any third party to act hereunder, I hereby agree that any third party receiving a duly executed copy or facsimile of this instrument may act hereunder, and I for myself and for my heirs, executors, legal representatives and assigns, hereby agree to indemnify and hold harmless any such third party from and against any and all claims that may arise against such third party by reason of such third party having relied on the provisions of this instrument. I have given this Limited Power of Attorney in connection with a loan/financing to be given by Lender and to induce Lender to make the financing available. It is coupled with an interest in the transaction and is irrevocable. This Limited Power of Attorney shall not be affected by my (our) subsequent incapacity, disability, or incompetence. I do further grant unto Lender full authority and power to do and perform any and all acts necessary or incident to the execution of the powers herein expressly granted, as fully as I might or could do if personally present.

Page 2 of 4 Initial AM NMFL # 7110 (MALA) Rev 02/06

WITNESS my hand and seal this _	day of
Fronkly 1 1	
Borrower FRANKLIN L. PAULSON	Witness
Margant L. Lawlon	
MARGARET L. PAULSON	Witness
Borrower	Witness
Borrower	Witness
STATE OF OREGON	)
COUNTY OF Klamater	) ss.: 
he/she/they executed the same in his/hor/46	so Margarol L. Rullson
Qualified in the County of Klamatu	
My commission expires: 1008, 2009	OFFICIAL SEAL PAM SHELLITO
Official Seal:	NOTARY PUBLIC-OREGON COMMISSION NO. 399317 MY COMMISSION EXPIRES NOV. 8, 2009
Drafted By: JANICE TAYLOR	[ ] Check if Construction Loan
Loan Number: 0072543978	- 2dd ddion Loan
Page 3 of 4 NMFL # 7110 (MALA) Rev 02/06	

### EXHIBIT A

The N 1/2 of the NE 1/4 of the NE 1/4 of Section 12, Township 37 South, Range 14 East of the Willamette Meridian, Klamath County, Oregon.

CODE 113 & 092 MAP 3714-01200 TL 00100 KEY #404164 CODE 092 & 113 MAP 3714-01200 TL 00100 KEY #584246

# MANUFACTURED HOME AFFIDAVIT OF AFFIXATION

Record and Return [] by Mail [] by Pickup to
WFHM FINAL DOCS X9999-01M
1000 BLUE GENTIAN ROAD
EAGAN, MN 55121
This Instrument Prepared By:
JANICE TAYLOR
Preparer's Name
12550 SE 93RD AVE, SUITE 400
Preparer's Address 1
CLACKAMAS, OR 970150000
Preparer's Address 2
0072543978
Loan Number

ATTENTION COUNTY CLERK: This instrument covers goods that are or are to become fixtures on the Land described herein and is to be filed for record in the records where conveyances of real estate are recorded.

Page 1 of 4 Initial: 44 MAHA) Rev 05/07

being	g duly swo	orn, on his or her oath sta	of each Homeowner signing this Affidavit]: tte as follows:	
1.	Homeow 2007	ner owns the manufactur	red home ("Home") described as foll	ows:
NEW	ZDDS	LIBERTY HOMES	287401 287401	
New/L	Jsed Year	Manufacturer's Name	Model Name or Model No.	070 <sub>X</sub> 026 Length x Width
09L-	36046X	091-36046U		congui x wiath
Serial i	The Home Safety St	neowner is the first rotal	Serial No. Serial No. Serial No. Serial No. Serial No. Serial No.	
i. 7787	Insulation The Home FISHHOL	Disclosure for the Home is or will be located at the CREEK ROAD. BLY	buyer of the Home, Homeowner is it ome, (ii) the Consumer Manual for the and (iv) the formaldehyde health not be following "Property Address":	in receipt of (i) the ne Home, (iii) the otice for the Home
treet	or Route,	City, County, State Zip C	Code	
EE A	The legal o	description of the Propert LEGAL DESCRIPTION	y Address ("Land") is:	
EE A	The legal o	description of the Propert LEGAL DESCRIPTION	y Address ("Land") is:	
EE A	The legal o	description of the Propert LEGAL DESCRIPTION	y Address ("Land") is:	
T ti	he Homeo he real pro ttached to	wner is the owner of the perty pursuant to a lease this Affidavit.	Land or, if not the owner of the Lan in recordable form, and the consent	of the lessor is
T tl a T fc m w	he Homeo he real pro ttached to he Home [ bundation, nanufacture varranty, ar ectricity, s	wner is the owner of the perty pursuant to a lease this Affidavit.  is [] shall be anch constructed in accordancer's specifications in a mand permanently connected to the constructed in accordance of the construction of the constructio		of the lessor is a permanent lding codes and cable manufacturer

- The Home shall be assessed and taxed as an improvement to the Land. 8.
- Homeowner agrees that as of today, or if the Home is not yet located at the Property 9. Address, upon the delivery of the Home to the Property Address:
  - All permits required by governmental authorities have been obtained; (a)
  - The foundation system for the Home was designed by an engineer to meet the soil (b) conditions of the Land. All foundations are constructed in accordance with applicable state and local building codes, and manufacturer's specifications in a manner sufficient to validate any applicable manufacturer's warranty.
  - The wheels, axles, towbar or hitch were removed when the Home was, or will be, (c) placed on the Property Address; and
  - The Home is (i) Permanently Affixed to a foundation, (ii) has the characteristics of (d) site-built housing, and (iii) is part of the Land.
- If the Homeowner is the owner of the Land, any conveyance or financing of the Home and 10. the Land shall be a single transaction under applicable state law.
- Other than those disclosed in this Affidavit, the Homeowner is not aware of (i) any other 11. claim, lien or encumbrance affecting the Home, (ii) any facts or information known to the Homeowner that could reasonably affect the validity of the title of the Home or the existence or non-existence of security interests in it.
- A Homeowner shall initial only one of the following, as it applies to title to the Home: 12. [Closing and Agent: please refer to the Manufactured Home and Land Supplemental Closing Instructions for completion instructions]:

[]	The Home is not covered by a certificate of title. The original manufacturer's certificate of origin, duly endorsed to the Homeowner, is attached to this Affidavit, or previously was recorded in the real property records of the jurisdiction where the Home is to be located.
	The Home is not covered by a certificate of title. After diligent search and inquiry, the Homeowner is unable to produce the original manufacturer's certificate of origin.
[ <u>V</u> ]	The manufacturer's certificate of origin and/or certificate of title to the Home [ ] shall be [ ] has been eliminated as required by applicable law.
	The Home shall be covered by a certificate of title.
	Affidovit in an annual to the second of the

This Affidavit is executed by Homeowner(s) pursuant to applicable state law. 13.

ATTENTION COUNTY CLERK: This instrument covers goods that are or are to become fixtures on the Land described herein and is to be filed for record in the records where conveyances of real estate are recorded.

Page 3 of 4 Initial: The Augustian

NMFL # 7111 (MAHA)

Homeowner #1 (SEAL)  Witness  On the Sand you for a said State, personally appeared for me, the undersigned a Notary Public in and for said State, personally appeared for me within instrument and acknowledged to me that within instrument, the individual(s) on the person on behalf of which the individual(s) acted, executed the instrument, the individual(s), or the person on behalf of which the individual(s) acted, executed the person on behalf of which the individual(s) acted, executed the person on behalf of which the individual(s) acted, executed the person on behalf of which the individual(s) acted, executed the person on behalf of which the individual(s) acted, executed the person on behalf of which the individual(s) acted, executed the person on behalf of which the individual(s) acted, executed the person on behalf of which the individual(s) acted, executed the person on behalf of which the individual(s) acted, executed the person on behalf of which the individual(s) acted, executed the person on behalf of which the individual(s) acted, executed the person on behalf of which the individual(s) acted, executed the person on behalf of which the individual(s) acted, executed the person on behalf of which the individual(s) acted, executed the person on the person on behalf of which the individual(s) acted, executed the person on the person on the person on behalf of which the individual(s) acted, executed the person on the pers		sses on this day of
Homeowner #2 (SEAL)  Witness  STATE OF CRCCOMMISSION NO. 299317  On the Sale Results of Seal.  Witness  In the year 2007  Ss.:  COUNTY OF CRCCOMMISSION NO. 29317  Witness  In the year 2007  The personally known to me or proved to me on the basis of satisfactory evidence to be the individual(serson) sperson on the basis of satisfactory evidence to be the individual(serson) sperson on behalf of satisfactory evidence to be the individual(serson) sperson on behalf of which the individual(serson) and that by his/her/their signature(s) or he instrument, the individual(serson) on behalf of which the individual(serson) acted, executed the instrument.  Outland Witness  Witness  Witness  Witness  Witness  Witness  In the year 2007  The year 2007  The personally known to me or proved to me on the basis of satisfactory evidence to be the individual(serson) appeared  Witness	Frankl. The	
MARGARET L. PAULSON  Homeowner #3 (SEAL)  Witness  Homeowner #4 (SEAL)  Witness  STATE OF CROCAL  On the Say of June in the year 200 Telegraphy and the personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that eigher/their capacity(ies), and that by his/her/their signature(s) on instrument, the individual(s), or the person on behalf of which the individual(s) acted, executed the instrument.  Outline Instrument.  Outline Instrument in the individual(s), or the person on behalf of which the individual(s) acted, executed the instrument in the individual(s) acted, executed the instrument.  Outline Instrument in the individual(s) acted, executed the instrument in the individual(s) acted, executed the instrument.  Outline Instrument in the individual(s) acted, executed the instrument in the individual(s) acted, executed the instrument.  Outline Instrument in the individual(s) acted, executed the the individ	Homeowner #1 (SEAL)	With a
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STATE OF CRECONDINATION Services  STATE OF CRECONDINATION Services  On the Sound Services Ser		
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ATTENTION COUNTY CLERK: This instrument covers goods that are or are to become fixtures on the Land described herein and is to be filed for record in the records where conveyances of real estate are recorded.

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