

MTC 13916-8912

RECORDATION REQUESTED BY:

BANK OF EASTERN OREGON
MORTGAGE DIVISION
269 N. MAIN STREET
P O BOX 39
HEPPNER, OR 97836

2007-013687

Klamath County, Oregon



00028315200700136870020020

08/02/2007 02:37:35 PM

Fee: \$26.00

WHEN RECORDED MAIL TO:

BANK OF EASTERN OREGON
MORTGAGE DIVISION
269 N. MAIN STREET
P O BOX 39
HEPPNER, OR 97836

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.

SEND TAX NOTICES TO:

BANK OF EASTERN OREGON
MORTGAGE DIVISION
269 N. MAIN STREET
P O BOX 39
HEPPNER, OR 97836

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST dated July 24, 2007, is made and executed between ERIC SWETLAND, whose address is 1147 PACIFIC TERRACE, KLAMATH FALLS, OR 97603 and BRIDGET BOSTRAM, whose address is 1147 PACIFIC TERRACE, KLAMATH FALLS, OR 97603 ("Grantor") and BANK OF EASTERN OREGON, whose address is MORTGAGE DIVISION, 269 N. MAIN STREET, P O BOX 39, HEPPNER, OR 97836 ("Lender").

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated September 20, 2007 (the "Deed of Trust") which has been recorded in DESCHUTES County, State of Oregon, as follows:

RECORDED IN DESCHUTES COUNTY ON 10/4/2006 BOOK NUMBER 2006-66944.

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

LOT EIGHT (8), BLOCK TWO (2) OF CITY VIEW SUBDIVISION PHASE I, DESCHUTES COUNTY, OREGON.

The Real Property or its address is commonly known as 1499 NW CITY VIEW DRIVE, BEND, OR 97701.

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

TO EXTEND MATURITY DATE FROM 6/21/2007 TO 9/21/2007.

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 JULY 24, 2007.

GRANTOR:

X [Signature]
ERIC SWETLAND

X [Signature]
BRIDGET BOSTRAM

LENDER:

BANK OF EASTERN OREGON

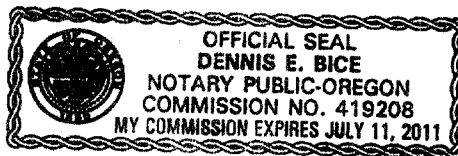
X [Signature]
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Oregon

COUNTY OF Klamath

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On this day before me, the undersigned Notary Public, personally appeared ERIC SWETLAND and BRIDGET BOSTRAM, 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 28 day of July, 2007.

By [Signature]

Residing at 3255 Washburn Way KFO 97603

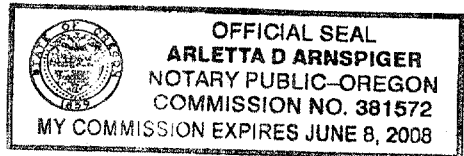
Notary Public in and for the State of Oregon

My commission expires 7/11/11

LENDER ACKNOWLEDGMENT

STATE OF Oregon
COUNTY OF Morrow

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) SS
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On this 30 day of July, 2007, before me, the undersigned Notary Public, personally appeared Melissa Alindsey and known to me to be the VP/mgr manager, 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 Arletta D Arnsperger
Notary Public in and for the State of Oregon

Residing at Heppner
My commission expires June 8, 2008