

MT01396-9425

2008-003508

Klamath County, Oregon



00042061200800035080020026

03/19/2008 03:25:58 PM

Fee: \$26.00

RECORDATION REQUESTED BY:

South Valley Bank & Trust
Consumer Branch
P O Box 5210
Klamath Falls, OR 97601

WHEN RECORDED MAIL TO:

South Valley Bank & Trust
Consumer Branch
P O Box 5210
Klamath Falls, OR 97601

SEND TAX NOTICES TO:

South Valley Bank & Trust
Consumer Branch
P O Box 5210
Klamath Falls, OR 97601

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST dated March 17, 2008, is made and executed between Jeffrey S. Bradford and Angela D. Bradford ("Grantor") and South Valley Bank & Trust, whose address is Consumer Branch, P O Box 5210, Klamath Falls, OR 97601 ("Lender").

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated April 6, 2004 (the "Deed of Trust") which has been recorded in Klamath County, State of Oregon, as follows:

Recorded April 9, 2004 in the office of the Klamath County Clerk in Volume M04 on page 20398.

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

Lot 3 in Block 1 of Tract 1182, GREEN KNOLL ESTATES, 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 1869 Alisa Lane, Klamath Falls, OR 97601.

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

Restructure Note and extend the maturity.

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 endorser 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 MARCH 17, 2008.

GRANTOR:

X Jeffrey S. Bradford
Jeffrey S. Bradford

X Angela D. Bradford
Angela D. Bradford

LENDER:

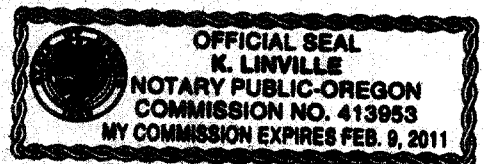
SOUTH VALLEY BANK & TRUST

X [Signature]
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Oregon
COUNTY OF Klamath

)
) SS
)



On this day before me, the undersigned Notary Public, personally appeared Jeffrey S. Bradford and Angela D. Bradford, 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 17 day of March, 2008.

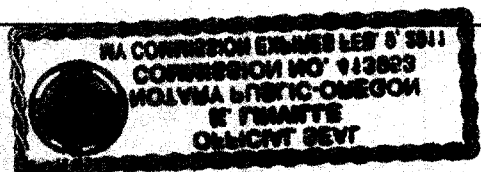
By [Signature]

Residing at Klamath Falls

Notary Public in and for the State of Oregon

My commission expires 2-9-11

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.



26 ANT

2008-003509

Klamath County, Oregon



00042062200800035090010016

03/19/2008 03:26:26 PM

Fee: \$21.00

When Recorded, Return To:
Name: Guild Mortgage Company
Address: 9160 Gramercy Drive
San Diego, CA 92123
Attn: Gail Windus

MT 60840-MS

Substitution of Trustee
State of Oregon

WSN00-2074-C / 702 1002074

KNOW ALL MEN BY THESE PRESENTS:

WILLIAM H. ENGLISH, JR. AND RHONDA L. ENGLISH, HUSBAND AND WIFE, is the Grantor and CONTINENTAL LAWYERS TITLE COMPANY, A CALIFORNIA CORPORATION, is the Trustee, and GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION, is the Beneficiary under that certain deed of trust dated JULY 7, 1995, and recorded on JULY 14, 1995, in KLAMATH County, Oregon, under Auditor's File Number 2764 Volume: M95 and Page: 18244.

Whereas, the undersigned does hereby appoint GUILD ADMINISTRATION CORPORATION, A CALIFORNIA CORPORATION, whose address is P.O. BOX 85304, SAN DIEGO, CA 92186-5304, is Trustee in place instead of: CONTINENTAL LAWYERS TITLE COMPANY, A CALIFORNIA CORPORATION.

NOW THEREFORE upon recordation of this document, the undersigned does hereby discharge the present Trustee and appoints GUILD ADMINISTRATION CORPORATION, A CALIFORNIA CORPORATION, as the new Trustee who shall succeed to all the powers, duties and title of the former Trustee.

Date: MAR 14 2008

GUILD MORTGAGE COMPANY

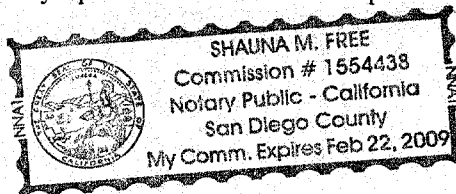
Karene' Smith
Vice President

STATE OF CALIFORNIA)
COUNTY OF SAN DIEGO) SS.

On MAR 14 2008, before me, Shauna M. Free, Personally appeared Karene' Smith, Vice President of Guild Mortgage Company, personally known to me – OR – proved to me on the basis of satisfactory evidence to be the person name are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacities, and that by their signatures on the instrument the persons, or the entity upon behalf of which the persons acted, executed the instrument.

WITNESS my hand and official seal.

Signature



2/AMT