Return To: MTC821729 CHifinancial 2450 Washburn Way Ste K-Falls, DR 974001 140-2

2008-005493 Klamath County, Oregon



04/15/2008 11:24:44 AM

Fee: \$26.00

NOTICE OF ENCUMBRANCE OF REAL PROPERTY

TO: Klamath Public EmployaFROM: Rhonda Pray CU RONDA PRAY 9275000017
(1st Mortgage Account #)
YOU ARE HEREBY NOTIFIED, as holder of the first mortgage dated the 22nd day of Mortgage/Deed of Trust hereto and made a part hereof, which said mortgage was recorded on Outlier 2001 Official Records Book 0005. Page 53235. of the Public Records of
Quely 22, 705 in Official Records Book M5, Page 58235 of the Public Records of Klamath County, ORegon, that citiFinancial
has received a second mortgage dated the $8+h$ day of encumbering the subject real property and has recorded same
in the Public Record of Klamally County Decomes
in the Public Record of Klamath County, Oregon Your estoppel information dated the 8th day of April 2008, certifies the principal balance of said date to be in the sum \$ 500 at 2008.
certifies the principal balance of said date to be in the sum \$ 50,000.00.
This Notice is served upon you, together with a copy of the mortgagor's specific waiver and agreement not to exercise any provisions in the Future Advance portion of your aforedescribed first mortgage, in order to affirmatively advise you of the claim of priority which
County makes with regard to any Future Advances hereafter made by
RONDA PRAY under and pursuant to the terms of the first mortgage hereinabove referred to.
PLEASE GOVERN YOURSELF ACCORDINGLY.
CitiFinancial
BY: D. Geaney
STATE OF
COUNTY OF Blamath
I HEREBY CERTIFY that on this day before me, an officer duly qualified to take acknowledgments, personally appeared
WITNESS my hand and official seal in the County and State aforementioned, this 8th day of april , 2008
My Commission Expires: 28, 2011 Michael silva NOTARY PUBLIC - OREGON COMMISSION NO. 418838 MYCOMMISSION EXPIRES LINZB. 2011
Notary Public
Network/SSC 29903-1 3/2000

2011 Network 29903-1

Original (Branch)

Copy(Customer)

AGREEMENT RIDER

This Agreement Rider is made this 840 day of April , 2008, and is incorporated
into and shall be deemed to amend and supplement the Mortgage/Deed of Trust (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note (the "Note") to
(the "Lender") of the same date and covering the property described in the Security Instrument and located at: 4877 Would Rd. Klamath. Falls, OK 97401.
IN CONSIDERATION of a loan granted to the undersigned by <u>CitiFinancial</u> dated <u>04/08/2008</u> , the undersigned agree not to make any claim for any future advances under and pursuant to the terms of the Future Advance Clause of the first part of th
pursuant to the terms of the Future Advance Clause of the first mortgage encumbering the real property owned by the undersigned and more formally described in the attached Mortgage/Deed of Trust, said mortgage being
from RONDA PRAY to
Record Book 1705, Page 58 235 of the Public Records of Klamath County, State of Official and we undersigned hereby specifically various right to a series of the Public Records of 150 and 150
State of <u>Oregon</u> and we, undersigned, hereby specifically waive right to secure funds pursuant to such future advance clause for so long a period of time and the <u>CitiFinancial</u>
and/ or assignee(s) shall retain any interest in the mortgage bearing this date executed by the undersigned to the said <u>CitiFinancial</u> .
Borrower agrees that the Lender may give notice to the holder of any prior open-end Note and Security Instrument of Borrower's agreement pursuant to this Agreement Rider.
This Agreement Rider also provides that the acceptance of a future advance under the first mortgage will constitute a default under the second mortgage and that the second mortgage on such default, is entitled to all of the rights and remedies available to him in the event of a default as set forth in said mortgage. Dated this $\frac{4/8/08}{}$
WITNESS Or Alament (Witness's Signature) Rhand L Prny (Customer's Signature)
(Witness's Signature) (Customer's Signature)
STATE OF
COUNTY OF Klainath
I HEREBY CERTIFY that on this day before me, an officer duly qualified to take acknowledgments, personally appeared,
to me known to be the persons described herein and who executed the foregoing instrument and acknowledged before me that they executed the same.
WITNESS my hand and official seal in the County and State last aforesaid this.
My Commission Expires: Jone 28 2011 OFFICIAL SEAL MICHAEL SILVA NOTARY PUBLIC - OREGON COMMISSION NO. 418838 MYCOMMISSION EXPIRES JUN 28, 2011
Network/SSC 29904-4 8/2003 Original (Recorded) Copy (Branch) Copy (Customer)