RECORDATION REQUESTED BY:

Sterling Savings Bank Klamath Falls - Main 540 Main St Klamath Falls, OR 97601

WHEN RECORDED MAIL TO:

Sterling Savings Bank Loan Support PO Box 2224 Spokane, WA 99210 2008-006360 Klamath County, Oregon



05/01/2008 03:24:28 PM

Fee: \$26.00

ATE=63249

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST dated April 30, 2008, is made and executed between H JOAN BENNETT ("Grantor") and Sterling Savings Bank, whose address is Klamath Falls - Main, 540 Main St, Klamath

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated April 19, 2006 (the "Deed of Trust") which has been recorded in KLAMATH County, State of Oregon, as follows:

RECORDED APRIL 20, 2006 UNDER KLAMATH COUNTY AUDITOR'S FILE #M06-07717.

REAL PROPERTY DESCRIPTION. The Deed of Trust covers the following described real property located in KLAMATH County, State of Oregon: LOT 11, BLOCK 7, STEWART, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE CLERK OF KLAMATH COUNTY, OREGON

The Real Property or its address is commonly known as 4325 DOUGLAS AVE, KLAMATH FALLS, OR 97601. The Real Property tax identification number is R538216.

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

TERMS OF THE NOTE ARE HEARBY AMENDED AS FOLLOWS: NOTE DATED APRIL 30, 2008 IN THE PRINCIPAL AMOUNT OF \$54,000.00.

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 endorsers 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 APRIL 30, 2008.

This Notice is required by Oregon law. In this Notice the term "you" means the Grantor named above.

NOTICE TO THE GRANTOR: Do not sign this loan agreement before you read it. This loan agreement provides for the payment of a penalty if you wish to repay the loan prior to the date provided for repayment in the loan agreement.

GRANTOR: M H JOAN BE MINET I FNDFR: STERLING SAVINGS BANK Authorized DIDD (IDIIA)

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\wedge		OFFICIAL SEAL	8
STATE OF (1001))	P. KEEFER	
1/1/) SS	NOTARY PUBLIC - OREGON COMMISSION NO. 399228	
COUNTY OF MANALTA)	MY COMMISSION EXPIRES NOVEMBER 19, 2009	9
		A A A PENALTT As and low room to be the individual deep	aril

On this day before me, the undersigned Notary Public, personally appeared H JOAN BENNETT, to me known to be the individual described in and who executed the Modification of Deed of Trust, and acknowledged that he or she signed the Modification as his or her free and voluntary

A OVALOVALI EDGRAFRIT

act and deed, for the uses and purposes therein mentioned.	(10-1)
Given under my hand and official seal this da	ly of
	Residing at Klamath Jalla Marco
By / Juff	Residing at March Halle, Willey
	My commission expires 1000 My Commission expires 1000 9
Notary Public in and for the State of William	wy commission expires/
<i>11</i> ·	

MODIFICATION OF DEED OF TRUST Loan No: 701187533 (Continued)

Page 2

LEN	IDER ACKNOWLEDGMENT
state of Ovegon country of Klamath	OFFICIAL SEAL JUANA RUIZ NOTARY PUBLIC - OREGON COMMISSION NO. 419138 MY COMMISSION EXPIRES JULY 10, 2011
On this appeared Raw Keefer and kn Sterling Savings Bank that executed the within and fore deed of Sterling Savings Bank, duly authorized by Sterling Savin	nown to me to be the Porsonal Banker, authorized agent for egoing instrument and acknowledged said instrument to be the free and voluntary act and ding Savings Bank through its board of directors or otherwise, for the uses and purposes is authorized to execute this said instrument and in fact executed this said instrument on Residing at Hamath Falls My commission expires July 10, 2011

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