RECORDING COVER SHEET THIS COVER SHEET HAS BEEN PREPARED BY THE PERSON PRESENTING THE ATTACHED INSTRUMENT FOR RECORDING. ANY ERRORS IN THIS COVER SHEET DO NOT AFFECT THE TRANSACTION(S) CONTAINED IN THE INSTRUMENT ITSELF.
After Recording Return To:
SOUTH VALLEY BANK & TRUST

2008-011762
Klamath County, Oregon
00051782200800117620030035

Fee: \$31.00

08/19/2008 11:15:10 AM

SOUTH VALLEY BANK & TRUST 803 MAIN STREET KLAMATH FALLS, OR 97601 ATTN: TONI RINEHART

1. Name(s) of the Transaction(s):

MODIFICATION OF MORTGAGE OR TRUST DEED

2. Direct Party (Grantor):

TRIVINO, LIBRADO S JACQUELINE D

3. Indirect Party (Grantee):

**SOUTH VALLEY BANK & TRUST** 

4. True and Actual Consideration Paid:

N/A

5. Legal Description:

N/A

## MODIFICATION OF MORTGAGE OR TRUST DEED

WITNESSETH: On or about <u>August 29, 2005</u>, the Borrower(s) (or the original maker(s) if the Borrower is an assignee of record) did make, execute and deliver to the Lender that certain promissory note in the sum of <u>\$142,400.00</u> payable in monthly installments with interest at the rate of <u>7.000%</u> per annum. For the purpose of securing the payment of said promissory note, the Borrower (s) (or the original maker (s) if the Borrower (s) is an assignee of record) did make, execute and deliver to the Lender their certain Mortgage or Trust Deed, hereinafter called a "Security Instrument" bearing date of <u>August 29, 2005</u>, conveying the following described real property, situated in the County of Klamath State of Oregon to-wit:

Lot 1045 Running Y Resort, Phase 12, First Addition, Tract 1426, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

Said Security Instrument was duly recorded in the records of said county and state on <u>August 31</u>, 2005 in Vol M05 as Pg 63301

There is now due and owing upon the promissory note aforesaid, the principal sum of <u>One</u> <u>Hundred Forty Two Thousand Three Hundred Fifty Eight and 47/100 dollars</u> together with the accrued interest therein, and the Borrower (s) desire a modification of the terms of payment thereof, to which the Lender is agreeable on the terms and conditions hereinafter stated and not otherwise.

NOW THEREFORE, in consideration of the premises and of the promises and agreements hereinafter contained, the parties hereto do hereby agree that the balance now due and owing on the promissory note hereinafter described will be due and payable in monthly installments of <u>interest only</u>, on the unpaid principal balance at the rate of <u>7.000%</u> per annum. The first installment is due and payable on <u>October 1, 2008</u> and like installments will be due and payable on the <u>1<sup>st</sup></u> day of each month thereafter. If on <u>September 1, 2011</u>, (the "Maturity Date") the Borrower still owes amounts under the Note and Security Instrument, all principal and interest, as amended by this Agreement, shall be due and payable in full on the Maturity Date.

Except as herein modified in the manner and on the terms and conditions herein stated, the said promissory note and Security instrument will be in full force and effect, with all the terms and conditions of which the Borrower(s) do agree to comply in the same manner and to the same extent as though the provisions thereof, were in all respects incorporated herein and made a part of this agreement.

		hereunto set their hand (s) and seal (s) and
the Lender has caused those pre-		
representative this day and year	first hereinabove written	
John J. Jun	v	Jacqueline D Trivino
Librado S Trivino		Jacqueline D Trivino
		V
State of)		
County of)		
This instrument was acknowledge	ged before me on July	2008 (date) by Librado S Trivino
and Jacqueline D Trivino		
•		
··	<u> </u>	
	Notary Public for My commission expi	res
South Valley Bank & Trust		$\wedge$
By: BELMO Bridgitte Griffin	<u> </u>	E ATTACHED
VP/Regional Credit Administrator Kla	math/Lake Region	

## CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

State of California					
, ADA, Va C	}				
County of CHACLE	J				
On S 13 DE before me, MARY E. WHITE, NOTARY PUBLIC.					
Date	Here Insert Name and Title of the Officer				
personally appeared <u>JACOUELI</u>	NO D. IEIVINO AND				
LIBRADOS: TRIVINO					
·,	who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.				
MARY E. WHITE COMM1702884	I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.				
ORANGE COUNTY My Term Exp. November 4, 2010	WITNESS my hand and official seal.				
	Ways little				
Diese Metany Cool Abour	Signature Signature Of Notary Public				
Place Notary Seal Above OPTIONAL					
Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.					
Description of Attached Document					
00-0-00-00 d TD 0CT (\CC)					
Title or Type of Document: 11 10 11 11 11 11 11 11 11 11 11 11 11					
Document Date: 81308	Number of Pages:				
Signer(s) Other Than Named Above:					
Capacity(ies) Claimed by Signer(s)					
Signer's Name:	Signer's Name:				
□ Individual					
☐ Corporate Officer — Title(s):	☐ Corporate Officer — Title(s):				
☐ Partner ☐ Limited ☐ General	INT ☐ Partner. ☐ Limited. ☐ General				
☐ Attorney in Fact OF SIGNER Top of thumb he	Attorney in Fact				
☐ Trustee	□ Trustee				
☐ Guardian or Conservator	☐ Guardian or Conservator				
□ Other:	☐ Other:				
Signer Is Representing:	Signer Is Representing:				

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