

WTC 13916-9175

2008-015265

Klamath County, Oregon



00056092200800152650050052

11/12/2008 11:38:45 AM

Fee: \$41.00

After recording return to:

Northwest Farm Credit Services  
PO Box 148  
Klamath Falls, OR 97601

Customer/Note No. 37893-441

### MEMORANDUM OF Loan Modification Agreement

Janice K. Wright ("Borrower"), whose address is 8555 W. Langell Valley Road, Bonanza, Oregon, 97623, and Northwest Farm Credit Services, FLCA, whose address is PO Box 148, Klamath Falls, OR, 97601 ("Lender") entered into that certain Loan Modification Agreement signed on November 7, 2008 ("Agreement") to amend the Note dated January 30, 1996, and any amendments thereto (the "Original Note") and Deed(s) of Trust dated February 2, 1996, recorded on February 5, 1996, as Instrument No(s). 12987 in Book M96, Page 3440, records of Klamath County, State of Oregon, and any amendments thereto (the "Loan Documents"), encumbering the real and/or personal property described therein, reference to which is made for the terms and the description of property. This Memorandum is an abstract of the Agreement. The Agreement provides for the indexing and adjustment of the interest rate, payment terms or balance due on the obligation evidenced by the Original Note and Loan Documents. The Agreement amends the final maturity date to November 1, 2012.

The legal description of the property to which this Agreement applies is attached hereto and incorporated herein as Exhibit "A."

Dated: November 10, 2008

Borrower

Janice K. Wright

Lender: Northwest Farm Credit Services, FLCA

Stephen D. Revis, Authorized Agent

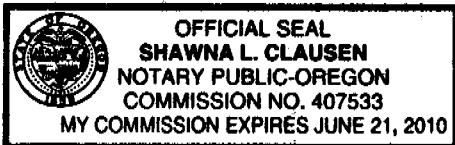
**NOTARY ACKNOWLEDGEMENTS ON FOLLOWING PAGE**

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STATE OF Oregon

County of Klamath

On this 10th day of November, 2008, before me personally appeared **Janice K. Wright**, to me known to be the person(s) described in and who executed the within instrument, and acknowledged that he executed the same as his free act and deed.

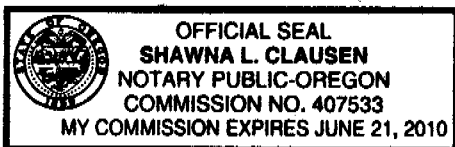


Printed Name: Shawna Clausen  
Notary Public for the State of Oregon  
Residing at: Klamath Falls, Oregon  
My commission expires: June 21, 2010

STATE OF Oregon

County of Klamath

On this 10th day of November, 2008, before me personally appeared **Stephen D. Revis**, to me known to be the person(s) described in and who executed the within instrument, and acknowledged that he executed the same as his free act and deed.



Printed Name: Shawna Clausen  
Notary Public for the State of Oregon  
Residing at: Klamath Falls, Oregon  
My commission expires: June 21, 2010

**EXHIBIT "A"**

**PARCEL 1:**

**Township 39 South, Range 11 East of the Willamette Meridian, Klamath County, Oregon.**

Section 25: SW1/4 of the SW1/4 of the SE 1/4

Section 36: W1/2 of the NW1/4 of the NE1/4 and the W1/2 of the SW1/4 of the NE1/4 also, that portion of the W1/2 of the NW1/4 of the SE1/4 lying North of West Langell Valley Road.

**PARCEL 2:**

**Township 39 South, Range 11 East of the Willamette Meridian, Klamath County, Oregon.**

Section 22: SE1/4 SW1/4, W1/2 SE1/4 and SE1/4 SE1/4 EXCEPTING THEREFROM that portion of the NW1/4 SE1/4, and the S1/2 SE1/4 of Section 22, lying north and easterly of West Langell Valley Road, and being located in Township 39 South, Range 11 East of the Willamette Meridian, Klamath County, Oregon.

Section 25: SE1/4 SW1/4, S1/2 SE1/4 and that portion of the SW1/4 SW1/4 lying Southwesterly of the Westerly boundary of the Langell Valley Market Road. EXCEPTING THEREFROM the SW1/4 of the SW1/4 of the SE1/4.

Section 26: All that portion of the NW1/4 of the NW1/4 lying Westerly from a straight line drawn from a point on the North line of said Section 26, which point is 441.0 feet East of the section corner common to Sections 22, 23, 26 and 27 and to a point on the South line of said NW1/4 of the NW1/4, which point is 252.0 feet East of the Southwest corner of the said NW1/4 of the NW1/4 of said Section 26;

ALSO all that portion of S1/2 of the NW1/4 of Section 26 lying Southwesterly from a line whose course is as follows: Beginning at a point on the South line of the NW1/4 of the NW1/4 of Section 26, which point is 252.0 feet East of the Southwest corner of said NW1/4 of the NW1/4; thence South 86° East 406.0 feet; thence South 34° East, 811.0 feet; thence South 64° East, 407.0 feet; thence South 56° East, 810.0 feet, more or less, to a point on the South line of the SE1/4 of the NW1/4 of Section 26;

ALSO all that portion of the SE1/4 of Section 26, lying Southwesterly of the Westerly boundary of the Langell Valley Market Road;

ALSO SW1/4.

Section 27: S1/2 of the NE1/4, NE1/4 of the SE1/4, that portion of the NE1/4 of the NE1/4 lying South of the Langell Valley Market Road.

Section 35: N1/2 of the NE1/4.

Section 36: SE1/4, NE1/4, NW1/4 and Government Lots 1 and 4, EXCEPTING THEREFROM the W1/2 of the NW1/4 of the NE1/4 and the W1/2 of the SW1/4 of the NE1/4 and that portion of the W1/2 of the NW1/4 of the SE1/4 lying North of West Langell Valley Road.

**Township 39 South, Range 12 East of the Willamette Meridian, Klamath County, Oregon.**

Section 30: Government Lot 4.

Section 31: SW1/4 of the SE1/4, SE1/4 of the SE1/4, NE1/4 of the NW1/4, NE1/4, EXCEPT 7 acres, more or less, described as follows: Beginning at the Northeast section corner of Section 31; thence West 360 feet; thence South 822 feet; thence East 360 feet; thence North 822 feet to the point of beginning.

Section 31: N1/2 SE1/4, Government Lot 4,

EXCEPTING 5.85 acres, more or less, lying North of the West Langell Valley Market Road.

**Township 40 South, Range 12 East of the Willamette Meridian, Klamath County, Oregon.**

Section 1: Government Lots 1, 2, 5, 6 and 7; SE1/4 of the SW1/4, SW1/4 of the NE1/4, W1/2 of the SE1/4.

**Township 40 South, Range 13 East of the Willamette Meridian, Klamath County, Oregon.**

Section 6: That portion of the N1/2 of the NE1/4 lying North of the Bonanza-Langell Valley Highway.

**TAX IDENTIFICATION NOS.:**

3911-00000-06600-000/604885/056  
3911-00000-06700-000/604876/056  
3911-00000-10201-000/837713/056  
3911-00000-06701-000/837704/056  
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3912-00000-07000-000/609256/056  
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3912-00000-06600-000/609201/056  
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3911-00000-10100-000/605189/056  
3911-00000-09600-000/605161/028  
3911-00000-09700-000/605152/028

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