

2009-000875

Klamath County, Oregon

RECORDATION REQUESTED BY:

PremierWest Bank  
Elk Grove Branch  
9340 E. Stockton Blvd  
Elk Grove, CA 95624



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WHEN RECORDED MAIL TO:

Stockman's Bank, a Division of PremierWest Bank  
Elk Grove Branch  
9340 E. Stockton Blvd  
Elk Grove, CA 95624

01/26/2009 03:16:53 PM

Fee: \$26.00

ATE 57798

SEND TAX NOTICES TO:

Randall D. Barnes  
Jeri Barnes  
PO Box 544  
Herald, CA 95638

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST dated January 20, 2009, is made and executed between Randall D. Barnes and Jeri Barnes, husband and wife, as Joint Tenants, whose address is 12174 Borden Road, Herald, CA 95638 ("Grantor") and PremierWest Bank, whose address is Elk Grove Branch, 9340 E. Stockton Blvd, Elk Grove, CA 95624 ("Lender").

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated October 6, 2003 (the "Deed of Trust") which has been recorded in Klamath County, State of Oregon, as follows:

Original Deed of Trust in the principal amount of \$355,000.00, recorded as Document No. 75700-08, on October 10, 2003, in the Official Records of Klamath County, State of Oregon; revised by a Modification of Deed of Trust dated September 17, 2008 in the amount of \$313,658.59.

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

PARCEL 1:

Lots 16, 17 and 18, Block D, HOMECREST, according to the official plat thereof on file in the office of the Clerk of Klamath County, Oregon.

PARCEL 2:

Lots 19, 20, 21 and 22 Block D, HOMECREST, according to the official plat thereof on file in the office of the Clerk of Klamath County, Oregon.

TOGETHER WITH that portion of vacated Climax Avenue which inured thereto by Order of Vacation recorded in Book 286 at Page 19, Deed Records of Klamath County, Oregon.

The Real Property or its address is commonly known as 3440 Alva Avenue and 1900 Burns Street, Klamath Falls, OR 97603. The Real Property tax identification number is R523785, R523776.

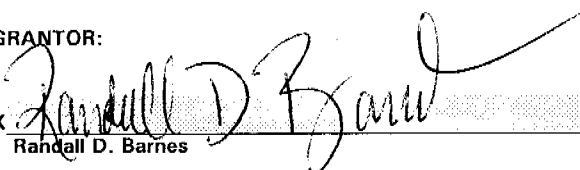
MODIFICATION. Lender and Grantor hereby modify the Deed of Trust as follows:

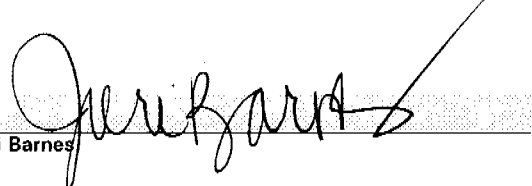
It is hereby agreed to extend the maturity date from January 10, 2009 to January 10, 2014.

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 endorers 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 JANUARY 20, 2009.

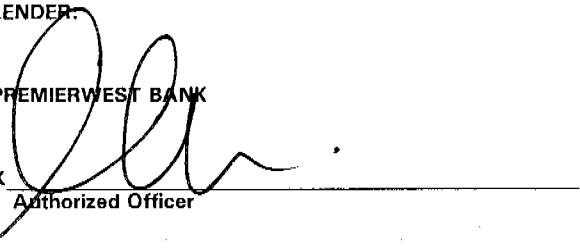
GRANTOR:

x   
Randall D. Barnes

x   
Jeri Barnes

LENDER:

PREMIERWEST BANK

x   
Authorized Officer

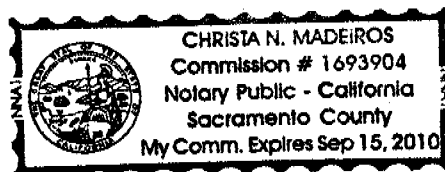
MODIFICATION OF DEED OF TRUST  
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INDIVIDUAL ACKNOWLEDGMENT

STATE OF California  
COUNTY OF Sacramento

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) SS  
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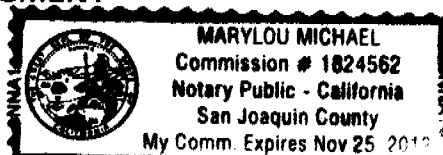
On this day before me, the undersigned Notary Public, personally appeared **Randall D. Barnes**, to me known to be the individual described in and who executed the Modification of Deed of Trust, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 20<sup>th</sup> day of January, 2009.  
By Christa N. Madeiros Residing at Elk Grove, CA  
Notary Public in and for the State of California My commission expires 9.15.2010

INDIVIDUAL ACKNOWLEDGMENT

STATE OF California  
COUNTY OF Sacramento

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) SS  
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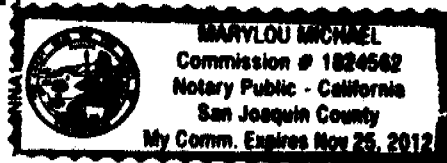
On this day before me, the undersigned Notary Public, personally appeared **Jeri Barnes**, to me known to be the individual described in and who executed the Modification of Deed of Trust, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 22<sup>nd</sup> day of January, 2009.  
By Marylou Michael Residing at Shawton, CA  
Notary Public in and for the State of California My commission expires 11/25/12

LENDER ACKNOWLEDGMENT

STATE OF California  
COUNTY OF Sacramento

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) SS  
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On this 22<sup>nd</sup> day of January, 2009, before me, the undersigned Notary Public, personally appeared Christa N. Madeiros and known to me to be the Loan Officer, authorized agent for **PremierWest Bank** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **PremierWest Bank**, duly authorized by **PremierWest Bank** through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and in fact executed this said instrument on behalf of **PremierWest Bank**.

By Marylou Michael Residing at Shawton, CA  
Notary Public in and for the State of California My commission expires 11/25/12