RECORDATION REQUESTED BY:

PremierWest Bank Southern Oregon Loan Production Office P O Box 40 503 Airport Road Medford, OR 97501

2009-007036 Klamath County, Oregon



SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

05/19/2009 02:45:29 PM

Fee: \$26.00

WHEN RECORDED MAIL TO:

PremierWest Bank ATTN:Loan Assistant P O Box 40 Medford, OR 97501

SEND TAX NOTICES TO:

Marvin E. Heater Jeanne E. Heater 665 Lower Ben Lomand SE Salem, OR 97302

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MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST dated May 13, 2009, is made and executed between Marvin E. Heater and Jeanne E. Heater, as tenants by the entirety ("Grantor") and PremierWest Bank, whose address is Southern Oregon Loan Production Office, P O Box 40, 503 Airport Road, Medford, OR 97501 ("Lender").

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated November 18, 2004 (the "Deed of Trust") which has been recorded in Klamath County, State of Oregon, as follows: MOY

Original Deed of Trust in the principal amount of \$79,920.00 recorded as Document No. 81116 on November 24, 2004 in the Official Records of Klanath County, State of Oregon; modified by a Modification of Deed of Trust dated November 21, 2007 in the principal amount of \$79,369.97; modified by a Modification of Deed of Trust dated February 19, 2008 in the amount of \$79,369.97; and modified by a Modification of Deed of Trust dated May 22, 2008.

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

Lot 13, Block 3, Tract No. 1051, Lakewoods Unit #2, 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 Lot 13, Block 3 of the Lakewoods Subdivision, Klamath Falls, OR 97601.

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

It is hereby agreed to extend the maturity date from May 18, 2009 to July 18, 2009.

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 MAY 13, 2009.

LENDER: PREMIERWEST BAN

INDIVIDUAL ACKNOWLE	DGMENT
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STATE OF OREGOIN) 55 COUNTY OF MOUON

On this day before me, the undersigned Notary Public, personally appeared Marvin E. Heater, 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

day of _____May

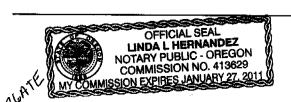
By Kinda & Herrandy

Residing at_

Notary Public in and for the State of Ovegon

My commission expires

01/27/2011



GRANTOR:

OR

INDIVIDUAL ACKNOWLEDGMENT STATE OF OREGON }) SS) On this day before me, the undersigned Notary Public, personally appeared **Jeanne E. Heater,** 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. May Given under my hand and official seal this Residing at Notary Public in and for the State of My commission expires LENDER ACKNOWLEDGMENT STATE OF DIANA TOBIN) SS NOTARY PUBLIC-OREGON COMMISSION NO. 396435 MY COMMISSION EXPIRES SEPTEMBER 10, 2009 **COUNTY OF** On this personally me, the undersigned Notary Public, personally appeared GFNE AT TAYLOR and known to me to be the , 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 oppoath stated that hepor she is authorized to execute this said instrument and in fact executed this said instrument on behalf of PremierWest Bank Residing at Notary Public in and for the State of

Copr. Harland Financial Solutions, Inc. 1997, L:\HFS\CFI\LPL\G202.FC TR-92829 PR-COMMRE

LASER PRO Lending, Ver. 5.44.00.002

My commission expires

1997,

2009.

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