

UTC 64835-LW

2009-007491

Klamath County, Oregon

RECORDATION REQUESTED BY:

PremierWest Bank
East McAndrews Branch
1455 E. McAndrews Road
Medford, OR 97504



00066888200900074910030037

05/29/2009 03:34:05 PM

Fee: \$31.00

WHEN RECORDED MAIL TO:

PremierWest Bank
Consumer Loan Department
1463 E. McAndrews Road Ste 3
Medford, OR 97504

SEND TAX NOTICES TO:

Brian J. Kopp
Anne E. Kopp
2721 Fountainhead Dr.
San Ramon, CA 94583

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST dated May 21, 2009, is made and executed between Brian J. Kopp and Anne E. Kopp, as tenants by the entirety ("Grantor") and PremierWest Bank, whose address is East McAndrews Branch, 1455 E. McAndrews Road, Medford, OR 97504 ("Lender").

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated April 27, 2004 (the "Deed of Trust") which has been recorded in Klamath County, State of Oregon, as follows:

Deed of Trust in the amount of \$77,400.00, recorded on May 18, 2004 as Document No. Vol M04, Page 31227-31232 in the official records of the Klamath County Clerk, subsequently revised with a Modification of Deed of Trust dated May 9, 2008.

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

Lot 120, RUNNING Y RESORT, PHASE 2, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

The Real Property or its address is commonly known as Lot 120, Running Y Resort, Phase 2, Klamath Falls, OR 97601. The Real Property tax identification number is 3808-004C0-08200-000.

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

It is hereby agreed to extend the maturity date from May 13, 2009 to May 13, 2010.

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 endorser 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 21, 2009.

GRANTOR:

x Brian J. Kopp
Brian J. Kopp

x Anne E. Kopp
Anne E. Kopp

LENDER:

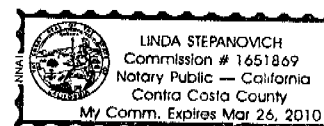
PREMIERWEST BANK

x Jannette Clarke
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF California
COUNTY OF Contra Costa

)
) SS
)



On this day before me, the undersigned Notary Public, personally appeared Brian J. Kopp, 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 27 day of May, 2009.
By Linda Stepanovich
Notary Public in and for the State of California
Residing at 2491 San Ramon Vally Blvd #1
San Ramon, Ca
My commission expires March 26, 2010

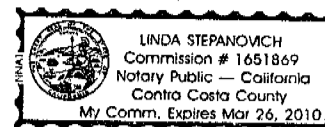
31AMT

MODIFICATION OF DEED OF TRUST
(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF California)
) SS
COUNTY OF Contra Costa)



On this day before me, the undersigned Notary Public, personally appeared Anne E. Kopp, 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 27 day of May, 2009.

By Linda Stepanovich

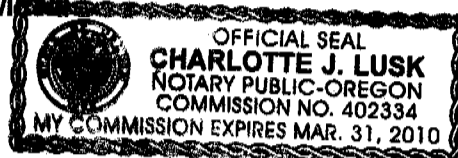
Residing at 2491 Van Cason Vly Blvd

Notary Public in and for the State of California

My commission expires March 26, 2010

LENDER ACKNOWLEDGMENT

STATE OF OREGON)
) SS
COUNTY OF JACKSON)



On this 28TH day of MAY, 2009, before me, the undersigned Notary Public, personally appeared JEANNETTE CLARKE and known to me to be the ASST. VICE PRESIDENT, 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 Charlotte J. Lusk

Residing at CENTRAL POINT, OREGON

Notary Public in and for the State of OREGON

My commission expires 3-31-2010

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

State of California

County of Contra Costa

On May 27, 2009

Date

before me,

Here Insert Name and Title of the Officer

personally appeared

Anne E. Kopp and

Name(s) of Signer(s)

Brian J. Kopp

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.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

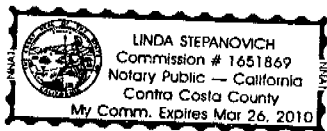
WITNESS my hand and official seal.

Signature

Linda Stepanovich

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

Title or Type of Document:

Modification of Deed of Trust

Document Date:

May 27, 2009

Number of Pages:

Signer(s) Other Than Named Above:

N / A

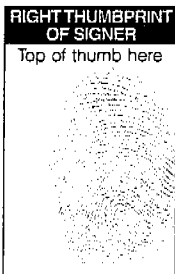
Capacity(ies) Claimed by Signer(s)

Signer's Name:

Brian J. Kopp

- ☐ Individual
☐ Corporate Officer — Title(s): _____
☐ Partner — ☐ Limited ☐ General
☐ Attorney in Fact
☐ Trustee
☐ Guardian or Conservator
☐ Other: _____

Signer Is Representing: _____



Signer's Name:

Anne E. Kopp

- ☐ Individual
☐ Corporate Officer — Title(s): _____
☐ Partner — ☐ Limited ☐ General
☐ Attorney in Fact
☐ Trustee
☐ Guardian or Conservator
☐ Other: _____

Signer Is Representing: _____

