

1326-9929

RECORDATION REQUESTED BY:

South Valley Bank & Trust
Consumer Branch
P O Box 5210
Klamath Falls, OR 97601

2010-002033

Klamath County, Oregon



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WHEN RECORDED MAIL TO:

South Valley Bank & Trust
Consumer Branch
P O Box 5210
Klamath Falls, OR 97601

02/08/2010 03:27:33 PM

Fee: \$42.00

SEND TAX NOTICES TO:

South Valley Bank & Trust
Consumer Branch
P O Box 5210
Klamath Falls, OR 97601

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST



THIS MODIFICATION OF DEED OF TRUST dated February 2, 2010, is made and executed between Jeffrey S. Bradford and Angela D. Bradford ("Grantor") and South Valley Bank & Trust, whose address is Consumer Branch, P O Box 5210, Klamath Falls, OR 97601 ("Lender").

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated April 6, 2004 (the "Deed of Trust") which has been recorded in Klamath County, State of Oregon, as follows:

Recorded on April 9, 2004 in the office of the Klamath County Clerk in Volume M04 on page 20398, Modified on March 17, 2008 and Recorded on .

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

Lot 3 in Block 1 of Tract 1182, GREEN KNOLL ESTATES, 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 1869 Alisa Lane, Klamath Falls, OR 97601.

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

Increase the loan to \$170,000.00 and extend the maturity date.

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 FEBRUARY 2, 2010.

GRANTOR:

x Jeffrey S. Bradford
Jeffrey S. Bradford

x Angela D. Bradford
Angela D. Bradford

LENDER:

SOUTH VALLEY BANK & TRUST

x [Signature]
Authorized Officer

AMERITITLE has recorded this Instrument by request as an accommodation only, and has not examined it for regularity and sufficiency or as to its effect upon the title to any real property that may be described therein.

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Oregon
COUNTY OF Klamath

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On this day before me, the undersigned Notary Public, personally appeared Jeffrey S. Bradford and Angela D. Bradford, to me known to be the individuals described in and who executed the Modification of Deed of Trust, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 2 day of February, 2010
By [Signature] Residing at Klamath Falls
Notary Public in and for the State of Oregon My commission expires 2-9-11

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MODIFICATION OF DEED OF TRUST
(Continued)

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LENDER ACKNOWLEDGMENT

STATE OF Oregon

COUNTY OF Lincoln

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On this 2 day of February, 2010, before me, the undersigned Notary Public, personally appeared My Bedell and known to me to be the SR Vice President, authorized agent for South Valley Bank & Trust that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of South Valley Bank & Trust, duly authorized by South Valley Bank & Trust 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 South Valley Bank & Trust.

By K. Linville

Notary Public in and for the State of Oregon

Residing at Lincoln Falls

My commission expires 2-9-11