

2010-009482

Klamath County, Oregon



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08/10/2010 03:29:20 PM

Fee: \$42.00

1<sup>st</sup> courtesy

After Recording to.  
**ROGUE RIVER MORTGAGE, LLC**  
P.O. BOX 697  
GRANTS PASS, OR 97528

### MODIFICATION OF NOTE AND TRUST DEED

THIS AGREEMENT, Made and entered into this **3rd day of August, 2010**, by and between **DeAnne L. Snyder IRA, South Valley Bank & Trust, an Oregon Banking Corporation, its successors and assigns custodian**, thereafter called first party, and **Michael S. Krumwiede & Shirley A. Krumwiede**, hereinafter called second party;  
WITNESSETH:

#### RECITALS:

On June 13, 2007, Michael S. Krumwiede and Shirley Krumwiede executed and delivered to Rogue River Mortgage LLC, a Promissory Note in the amount of \$50,000.00 to secure performance in Trust Deed referenced below.  
Beneficial Interest was assigned June 28, 2007

Security agreement was recorded in the Official Records of **Klamath County, Oregon** on **June 21, 2007** reference to **Doc. 2007-011180** said recorded document hereby is made for a better description of said note, the terms thereof, the time or times within which said note was to be paid and a description of the real property securing said note.

The first party herein currently is the owner and holder of said note and security agreement; the second party herein is the said mortgagor, and the current owner of the real property described in said security agreement.

The parties herein have agreed to modify said note and trust deed in the following particulars:

**Principal balance will be increased \$19,932.50. See Revised Rogue River Mortgage Loan Agreement for additional terms.**

**Pacific Trust Deed Servicing Co., Inc. is authorized to make the above modifications to Account #27057.**

The sums now unpaid on said note and the declining balances thereof shall bear interest from **August 12, 2010** at the rate of **9%** percent per annum. In no way does this instrument change the terms of said note and security agreement or curtail or enlarge the rights or obligations of the parties hereto, excepting only as to the changes set forth above.

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The second party hereby agrees to pay the current unpaid balance of said note promptly at the time or times, together with the interest above set forth, interest being payable at the times stated in said note.

All other terms and conditions are to remain the same.

IN WITNESS WHEREOF, the parties hereto have executed this document on the date first above written.

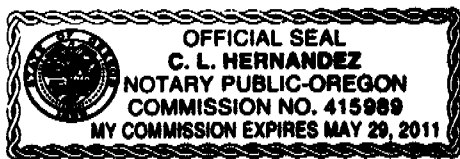
  
\_\_\_\_\_  
South Valley Bank & Trust,  
Custodian FBO DeAnne L. Snyder IRA  
Tracy Ronningen, IRA Administrator

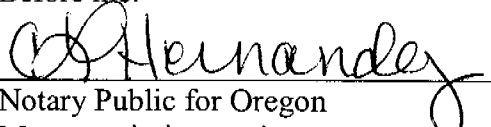
  
\_\_\_\_\_  
Michael S. Krumwiede

  
\_\_\_\_\_  
Shirley A. Krumwiede

STATE OF OREGON           )  
  ) ss.  
County of Klamath        )

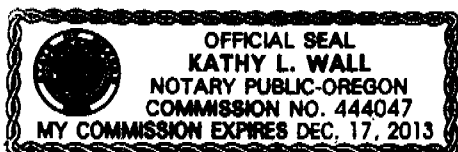
On this 6 day of August, 2010, personally appeared the above named **South Valley Bank & Trust, custodian FBO Deanne L. Snyder IRA, Tracy Ronningen, IRA Trust Administrator** and acknowledged the foregoing instrument to be their voluntary act and deed.




Before me:  
  
\_\_\_\_\_  
Notary Public for Oregon  
My commission expires: May 29, 2011

STATE OF OREGON           )  
  ) ss.  
County of                        )

On this 5<sup>th</sup> day of August, 2010, personally appeared the above named **Michael S. Krumwiede & Shirley A. Krumwiede** and acknowledged the foregoing instrument to be their voluntary act and deed.



Before me:  
  
\_\_\_\_\_  
Notary Public for Oregon  
My commission expires: 12-17-2013