· MTC13911-10213

### **RECORDATION REQUESTED BY:**

Sterling Savings Bank Klamath Falls Commercial Banking Center 540 Main St Klamath Falls, OR 97601

#### WHEN RECORDED MAIL TO:

Sterling Savings Bank Loan Support PO Box 2131 Spokane, WA 99210

## SEND TAX NOTICES TO:

RANDY D. BOCCHI SUZANNE BOCCHI 6120 CHURCH HILL DR KLAMATH FALLS, OR 97603 2010-011302 Klamath County, Oregon



09/23/2010 03:02:55 PM

Fee: \$47.00

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

## MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST dated September 21, 2010, is made and executed between RANDY D. BOCCHI and SUZANNE BOCCHI, AS TENANTS BY THE ENTIRETY ("Grantor") and Sterling Savings Bank, whose address is Klamath Falls Commercial Banking Center, 540 Main St, Klamath Falls, OR 97601 ("Lender").

**DEED OF TRUST.** Lender and Grantor have entered into a Deed of Trust dated May 25, 2006 (the "Deed of Trust") which has been recorded in KLAMATH County, State of Oregon, as follows:

RECORDED ON JUNE 6, 2006 UNDER KLAMATH COUNTY FILING NO. M06-11415 AND RE-RECORDED ON FEBRUARY 13, 2008 UNDER KLAMATH COUNTY FILING NO. 2008-001879.

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

See the exhibit or other description document which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as NKA, KLAMATH FALLS, OR 97603. The Real Property tax identification number is 3809-03600-00400-000.

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

TERMS OF THE NOTE ARE HEREBY AMENDED AS FOLLOWS:

Desorbi

NOTE DATED SEPTEMBER 21, 2010 IN THE PRINCIPAL AMOUNT OF \$129,640.24. NOTE DATED SEPTEMBER 21, 2010 IN THE PRINCIPAL AMOUNT OF \$158,690.38.

THE MATURITY DATE SHALL BE EXTENDED TO AUGUST 30, 2012.

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.

FRAUDS DISCLOSURE. UNDER OREGON LAW, MOST AGREEMENTS, PROMISES AND COMMITMENTS MADE BY US (LENDER) CONCERNING LOANS AND OTHER CREDIT EXTENSIONS WHICH ARE NOT FOR PERSONAL, FAMILY OR HOUSEHOLD PURPOSES OR SECURED SOLELY BY THE BORROWER'S RESIDENCE MUST BE IN WRITING, EXPRESS CONSIDERATION AND BE SIGNED BY US TO BE ENFORCEABLE.

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 SEPTEMBER 21, 2010.

SUZANNE BOCCHI

GRANTOR:

LENDER:

STERLING SAVINGS BANK

Authorized Officer

AMERITITLE, has recorded this instrument by request as an accomodation 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.

47Amt

Loan No: 9001

# MODIFICATION OF DEED OF TRUST (Continued)

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INDIVIDUAL ACKNOWLEDGMENT
STATE OF Original SEAL CATHERINE L WARD NOTARY PUBLIC - OREGON COMMISSION NO. 449595 MY COMMISSION EXPIRES MAY 31, 2014
On this day before me, the undersigned Notary Public, personally appeared RANDY D. BOCCHI, 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
By Catherine L. Mard Residing at Klamath Falls, OR
Notary Public in and for the State of Oregon My commission expires May 31, 2014
INDIVIDUAL ACKNOWLEDGMENT
STATE OF OLe gow )  STATE OF OFFICIAL SEAL CATHERINE L WARD  NOTARY PUBLIC - OREGON  COMMISSION NO. 449595  MY COMMISSION EXPIRES MAY 31, 2014
On this day before me, the undersigned Notary Public, personally appeared SUZANNE BOCCHI, 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
By Gatherine L. Ward Residing at Klamath Fulls, th
Notary Public in and for the State of Organ My commission expires May 31, 2014
LENDER ACKNOWLEDGMENT
STATE OF Ore give )  COUNTY OF He amath  OFFICIAL SEAL  CATHERINE L WARD  NOTARY PUBLIC - OREGON  COMMISSION NO. 449595  MY COMMISSION EXPIRES MAY 31, 2014
On this 23rd day of and known to me to be the 10 m not all Bankey authorized agent for Sterling Savings Bank that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of Sterling Savings Bank, duly authorized by Sterling Savings 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 Sterling Savings Bank.
By Catheriae & Mard Residing at Klamath Falls, OR
Notary Public in and for the State of Olegon My commission expires May 31, 2014