

1st 1683486

RECORDATION REQUESTED BY:

Sterling Savings Bank  
Klamath Falls - Main  
540 Main St  
Klamath Falls, OR 97601

2011-003759

Klamath County, Oregon



00099181201100037590020025

WHEN RECORDED MAIL TO:

Sterling Savings Bank  
Loan Support  
PO Box 2224  
Spokane, WA 99210

03/18/2011 03:13:09 PM

Fee: \$42.00

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST dated March 1, 2011, is made and executed between CYNTHIA B COHEN, TRUSTEE OF THE CYNTHIA B COHEN REVOCABLE TRUST U/A/D 11-29-04 ("Grantor") and Sterling Savings Bank, whose address is Klamath Falls - Main, 540 Main St, Klamath Falls, OR 97601 ("Lender").

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated June 21, 2007 (the "Deed of Trust") which has been recorded in KLAMATH County, State of Oregon, as follows:

RECORDED JUNE 21, 2007 UNDER KLAMATH COUNTY AUDITOR'S FILE #20070011192.

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

LOT 8, BLOCK 3, TRACT 1260, MONTE VISTA RANCH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK, KLAMATH COUNTY, OREGON

The Real Property or its address is commonly known as 2825 RANCH ROAD, CHILOQUIN, OR 97624. The Real Property tax identification number is R872675.

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

TERMS OF THE NOTE ARE HEARBY AMENDED AS FOLLOWS: NOTE DATED JUNE 21, 2007 IN THE NEW PRINCIPAL AMOUNT OF \$20,000.00 (WITH A MATURITY DATE OF JULY 5, 2017).

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 MARCH 1, 2011.

GRANTOR:

CYNTHIA B COHEN REVOCABLE TRUST U/A/D 11-29-04

By Cynthia B Cohen, TRUSTEE  
CYNTHIA B COHEN, Trustee of CYNTHIA B COHEN  
REVOCABLE TRUST U/A/D 11-29-04

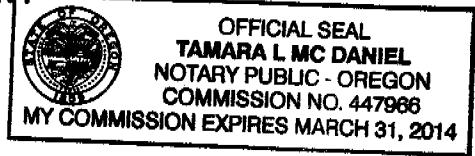
LENDER:

STERLING SAVINGS BANK

X Kathy Stalder  
Authorized Officer

TRUST ACKNOWLEDGMENT

STATE OF Oregon  
COUNTY OF Klamath



On this 3-14-11 day of March, 20 11, before me, the undersigned Notary Public, personally appeared CYNTHIA B COHEN, Trustee of CYNTHIA B COHEN REVOCABLE TRUST U/A/D 11-29-04, and known to me to be an authorized trustee or agent of the trust that executed the Modification of Deed of Trust and acknowledged the Modification to be the free and voluntary act and deed of the trust, by authority set forth in the trust documents or, by authority of statute, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

By [Signature]  
Notary Public in and for the State of Oregon

Residing at Klamath County  
My commission expires 3/31/14

MODIFICATION OF DEED OF TRUST  
(Continued)

Loan No: 601084813

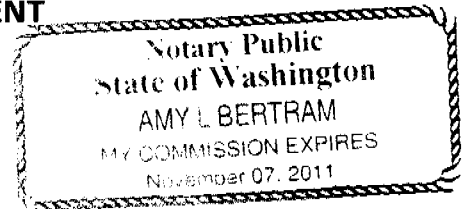
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LENDER ACKNOWLEDGMENT

STATE OF Washington

COUNTY OF Spokane

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) SS  
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On this 1st day of March, 20 11, before me, the undersigned Notary Public, personally appeared Kathy Starker and known to me to be the Lending Support Sec., 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 Amy Bertram  
Notary Public in and for the State of Washington

Residing at Spokane  
My commission expires Nov. 7, 2011