

2011-009411

Klamath County, Oregon

RECORDATION REQUESTED BY:

State Farm Bank, F.S.B.
NMLS Company ID 139716
One State Farm Plaza
Bloomington, IL 61710



00106102201100094110020026

08/16/2011 08:26:07 AM

Fee: \$42.00

WHEN RECORDED MAIL TO:

State Farm Bank, F.S.B.
P O Box 5961
Madison, WI 57305-0961

SEND TAX NOTICES TO:

RICHARD F MORRISON
4835 FRIEDA ST
KLAMATH FALLS, OR 97603-3834

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST dated August 2, 2011, is made and executed between RICHARD F MORRISON; a Single Person ("Grantor") and State Farm Bank, F.S.B., whose address is NMLS Company ID 139716, One State Farm Plaza, Bloomington, IL 61710 ("Lender").

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

RECORDED IN THE AMOUNT OF \$25,000.00 ON AUGUST 19, 2004 IN VOLUME M04 AT PAGE 54483 IN THE KLAMATH COUNTY RECORDS.

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

THE W1/2 OF TRACT 91, LEWIS TRACTS, IN THE COUNTY OF KLAMATH, STATE OF OREGON.

The Real Property or its address is commonly known as 4835 FRIEDA ST, KLAMATH FALLS, OR 97603-3834. The Real Property tax identification number is 3809 35CD 400.

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

EXTENDING MATURITY DATE TO SEPTEMBER 30, 2036.

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.

ADDITIONAL EVENT OF DEFAULT/ACCELERATION. We can terminate your Credit Line Account and require you to pay us the entire outstanding balance in one payment, and charge you certain fees, if the property is not owner occupied as your primary residence.

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 AUGUST 2, 2011.

GRANTOR:

x 
RICHARD F MORRISON

LENDER:

STATE FARM BANK, F.S.B.

x 
Authorized Officer

STEVEN W. HAHN
HOME EQUITY MANAGER

MODIFICATION OF DEED OF TRUST
(Continued)

Page 2

INDIVIDUAL ACKNOWLEDGMENT

STATE OF OREGON

COUNTY OF CLATSOP

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On this day before me, the undersigned Notary Public, personally appeared **RICHARD F MORRISON**, a **Single Person**, 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 2nd day of August, 2011.

By Phill Kensler

Residing at 1307 S. Alameda Ave Ste A

Notary Public in and for the State of OREGON

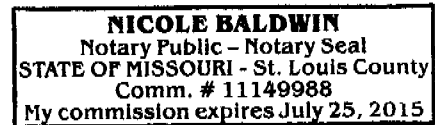
CLATSOP CO. OR 97103
My commission expires Dec. 23, 2013

LENDER ACKNOWLEDGMENT

STATE OF Missouri

COUNTY OF St. Louis

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On this 9 day of August, 2011, before me, the undersigned Notary Public, personally appeared Steven W Hahn and known to me to be the Home Eq Mgr, authorized agent for **State Farm Bank, F.S.B.** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **State Farm Bank, F.S.B.**, duly authorized by **State Farm Bank, F.S.B.** 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 **State Farm Bank, F.S.B.**.

By Nicole Baldwin

Residing at St. Louis County

Notary Public in and for the State of Missouri

My commission expires July 25, 2015