NJC 92179

AFTER RECORDING MAIL TO:

SOFCU Community Credit Union 3737 Shasta Way Klamath Falls, OR 97603 2011-013031 Klamath County, Oregon



11/22/2011 03:07:18 PM

Fee: \$37.00

LOAN NO. 104398

-----[SPACE ABOVE THIS LINE FOR RECORDING DATA]----

Real Estate Loan Modification Agreement (FOR HOME EQUITY LINE OF CREDIT)

This Loan Modification Agreement, made this 17th day of November, 2011, between Tom Rios and Rendia Moore ("Borrower") and SOFCU Community Credit Union, ("Lender"), amends and supplements the Deed of Trust (Line of Credit Trust Deed) dated September 23, 2009 and recorded in Document # 2009-012782, in the office of the Clerk of Klamath County, Oregon, and the Home Equity Line of Credit Loan Agreement the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument defined therein as the "Property," located at:

3024 Cortez Street, Klamath Falls, OR 97601

The real property described being set forth as follows:

Lot 19 in Block 12, STEWART ADDITION, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

Credit limit is \$43,000.00 from \$20,000.00 to \$43,000.00. All other terms and conditions to remain the same.

Borrower .

Borrower

STATE OF OREGON, County of Klamath...) ss.

This instrument was acknowledged before me on I wanted 17, 2011

before me on I businber 17, 2011 Rendla Moore

Jisa Coonly

Notary Public for Oregon

My commission expires 5/4/13

OFFICIAL SEAL
LISA ANN COONEY
NOTARY PUBLIC-OREGON
COMMISSION NO. 438304
MY COMMISSION EXPIRES MAY 4, 2013

This space reserved for recording label.

