

NOTE 911651  
RECORDATION REQUESTED BY:  
Pacific Crest Federal Credit Union  
P O Box 1179  
Klamath Falls, OR 97601

2012-011832  
Klamath County, Oregon  
10/24/2012 03:26:49 PM  
Fee: \$47.00

WHEN RECORDED MAIL TO:  
Pacific Crest Federal Credit Union  
P O Box 1179  
Klamath Falls, OR 97601

SEND TAX NOTICES TO:  
Pacific Crest Federal Credit Union  
P O Box 1179  
Klamath Falls, OR 97601

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

## MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST dated October 23, 2012, is made and executed between Alfredo Luna Hernandez and Lilia Garcia Luna, as tenants by the entirety ("Grantor") and Pacific Crest Federal Credit Union, whose address is P O Box 1179, Klamath Falls, OR 97601 ("Lender").

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated October 14, 2011 (the "Deed of Trust") which has been recorded in Klamath County, State of Oregon, as follows:

Recorded on October 17, 2011, No. 2011-011621.

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

The Easterly one-half of the following described real property: Lot 7 in Block 36 Original Town of Linkville, SAVING AND EXCEPTING that portion of Lot 7 conveyed by L.F. Willits and Laura A. Willits to Charles E. Worden by Deed dated October 10, 1905, recorded October 10, 1905, in Volume 18 page 499, Deed Records of Klamath County, Oregon, and that portion of said Lot 7 deeded by L. F. Willits and Laura A. Willits to Odd Fellows Hall Association by Deed dated May 14, 1910, and recorded May 14, 1910, in Volume 29 page 183, Deed Records of Klamath County, Oregon, ALSO SAVING AND EXCEPTING the Southeasterly 8 feet of said Lot 7 for alleyway.

The Real Property or its address is commonly known as 430 Main Street, Klamath Falls, OR 97601.

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

To extend the loan from October 31, 2012 to October 31, 2015.

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 OCTOBER 23, 2012.

GRANTOR:

X

Alfredo Luna Hernandez

X

Lilia Garcia Luna

LENDER:

PACIFIC CREST FEDERAL CREDIT UNION

X

Authorized Officer

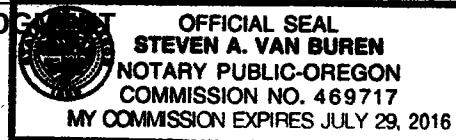
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MODIFICATION OF DEED OF TRUST  
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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Oregon )  
 ) SS  
COUNTY OF Klamath )

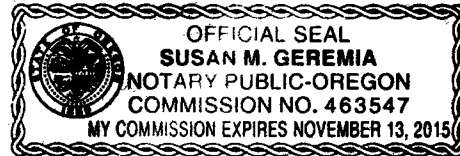


On this day before me, the undersigned Notary Public, personally appeared Alfredo Luna Hernandez and Lilia Garcia Luna, to me known to be the individuals described in and who executed the Modification of Deed of Trust, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 19th day of October, 2012.  
By Steven A. Van Buren Residing at Klamath Falls  
Notary Public in and for the State of Oregon My commission expires \_\_\_\_\_

LENDER ACKNOWLEDGMENT

STATE OF Oregon )  
 ) SS  
COUNTY OF Klamath )



On this 19th day of October, 2012, before me, the undersigned Notary Public, personally appeared Steven A. Van Buren and known to me to be the Authorized officer, authorized agent for Pacific Crest Federal Credit Union that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of Pacific Crest Federal Credit Union, duly authorized by Pacific Crest Federal Credit Union 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 Pacific Crest Federal Credit Union.

By Susan M. Geremia Residing at Klamath Falls  
Notary Public in and for the State of Oregon My commission expires 11/13/15

#### Exhibit A

The Easterly one-half of the following described real property: Lot 7 in Block 36 Original Town of Linkville, SAVING AND EXCEPTING that portion of Lot 7 conveyed by L.F. Willits and Laura A. Willits to Charles E. Worden by Deed dated October 10, 1905, recorded October 10, 1905, in Volume 18 page 499, Deed Records of Klamath County, Oregon, and that portion of said Lot 7 deeded by L. F. Willits and Laura A. Willits to Odd Fellows Hall Association by Deed dated May 14, 1910, and recorded May 14, 1910, in Volume 29 page 183, Deed Records of Klamath County, Oregon, ALSO SAVING AND EXCEPTING the Southeasterly 8 feet of said Lot 7 for alleyway.