

RECORDATION REQUESTED BY:

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

2012-012789**Klamath County, Oregon****11/16/2012 01:12:19 PM****Fee: \$42.00****WHEN RECORDED MAIL TO:**

State Farm Bank, F.S.B.
 P O Box 5961
 Madison, WI 53705-0961

SEND TAX NOTICES TO:

DALE R ONSEN
 1705 BURNS ST
 KLAMATH FALLS, OR 97603-4708

RETURN TO:
DRI Title & Escrow
13057 W Center Rd Ste #1
Omaha, NE 68144

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY**MODIFICATION OF DEED OF TRUST**

THIS MODIFICATION OF DEED OF TRUST dated October 25, 2012, is made and executed between **DALE R ONSEN**, whose address is 1705 BURNS ST, KLAMATH FALLS, OR 97603-4708; 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 October 25, 2005 (the "Deed of Trust") which has been recorded in KLAMATH County, State of Oregon, as follows:

RECORDED IN THE AMOUNT OF \$15,000 ON 11/16/2005, IN BOOK M05 PAGE 69152 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:

ALL THAT REAL PROPERTY SITUATED IN THE COUNTY OF KLAMATH, STATE OF OREGON, DESCRIBED AS:

LOT 5, BLOCK B, HOMECREST, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE CLERK OF KLAMATH COUNTY, OREGON.

EXCEPTING THEREFROM THE FOLLOWING DESCRIBED REAL PROPERTY, TO WIT:

BEGINNING AT THE SOUTHWEST CORNER OF LOT 5, BLOCK B OF HOMECREST; THENCE RUNNING NORTH ALONG THE WEST LINE OF SAID LOT 5 A DISTANCE OF 68 FEET; THENCE EAST 78 FEET, MORE OR LESS, TO THE EAST LINE OF SAID LOT 5; THENCE SOUTHERLY ALONG THE EAST LINE OF SAID LOT 5 TO THE SOUTHEAST CORNER THEREOF; THENCE WEST ALONG THE SOUTH LINE OF LOT 5, 70 FEET, MORE OR LESS, TO THE POINT OF BEGINNING.

SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENT, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.

The Real Property or its address is commonly known as 1705 BURNS ST, KLAMATH FALLS, OR 97603-4708. The Real Property tax identification number is R-3909-003AB-00900-000.

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

EXTENDING THE MATURITY DATE TO 09/30/2016.


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.

OCCUPANCY (TITLE). By signing this form, we acknowledge that the intent of our loan is to obtain financing which is, or will be, secured by a dwelling that we will use as our principal residence. If we are not already doing so, we will occupy this residence within 60 days after the closing of our loan.

We also recognize that if we do not inhabit the residence as we have agreed to, we may be in default. If that occurs, State Farm Bank, F.S.B. will have the right to recall our loan, and to demand the immediate payment of the full balance due, plus any other expenses incurred in this respect. (FREE TYPE FIELD)

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 25, 2012.

GRANTOR:

x 

 DALE R ONSEN

1386287-792634

MODIFICATION OF DEED OF TRUST
(Continued)

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LENDER:

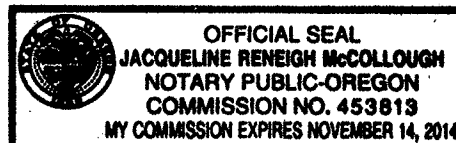
STATE FARM BANK, F.S.B.

x Tanya Abshire
Authorized Officer Tanya Abshire

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Oregon

COUNTY OF Klamath



On this day before me, the undersigned Notary Public, personally appeared DALE R ONSSEN, 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 November, 20 12.

By Jacqueline Reneigh McCollough

Residing at 1307 South Alameda Avenue St. A Klamath Falls OR

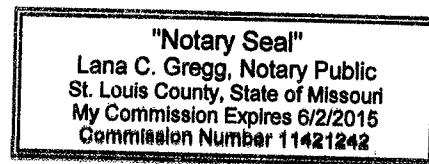
Notary Public in and for the State of Oregon

My commission expires November 14th 2014

LENDER ACKNOWLEDGMENT

STATE OF Missouri

COUNTY OF St. Louis



On this 6th day of November, 20 12, before me, the undersigned Notary Public, personally appeared Tanya Abshire and known to me to be the Bank Officer, 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 Lana C. Gregg

Residing at St. Louis County, Mo.

Notary Public in and for the State of Missouri

My commission expires 6-2-2015