

2013-001795

Klamath County, Oregon

02/19/2013 09:03:07 AM

Fee: \$42.00

**RECORDATION REQUESTED BY:**

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

**WHEN RECORDED MAIL TO:**

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

**SEND TAX NOTICES TO:**

HENRY L LUCHT  
ELIZABETH A LUCHT  
4867 HARLAN DR  
KLAMATH FALLS, OR 97603-7523

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

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

DR1 76997272034410

**MODIFICATION OF DEED OF TRUST**

THIS MODIFICATION OF DEED OF TRUST dated February 7, 2013, is made and executed between HENRY L LUCHT, whose address is 4867 HARLAN DR, KLAMATH FALLS, OR 97603-7523 and ELIZABETH A LUCHT, whose address is 4867 HARLAN DR, KLAMATH FALLS, OR 97603-7523; as Husband and Wife ("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 February 17, 2006 (the "Deed of Trust") which has been recorded in KLAMATH County, State of Oregon, as follows:

RECORDED IN THE AMOUNT OF \$120,000.00 ON 03-10-2006, AS DOCUMENT NUMBER M06-04362 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:

THAT CERTAIN REAL PROPERTY, WITH THE TENEMENTS, HEREDITAMENTS AND APPURTENANCES THEREUNTO BELONGING OR APPERTAINING, SITUATED IN THE COUNTY OF KLAMATH AND STATE OF OREGON, DESCRIBED AS FOLLOWS, TO-WIT:

THE WESTERLY 1/2 OF TRACT NO. 33 OF HOMEDALE, KLAMATH COUNTY, OREGON.

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 4867 HARLAN DR, KLAMATH FALLS, OR 97603-7523. The Real Property tax identification number is R-3909-011BA-01700-000.

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

DECREASING CREDIT LIMIT FROM \$120,000.00 TO \$80,000.00 AND EXTENDING MATURITY DATE TO 02-28-2038. .

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 FEBRUARY 7, 2013.

GRANTOR:

x Henry L. Lucht  
HENRY L LUCHT

x Elizabeth A. Lucht  
ELIZABETH A LUCHT 1397784-822372

MODIFICATION OF DEED OF TRUST  
(Continued)

Page 2

LENDER:

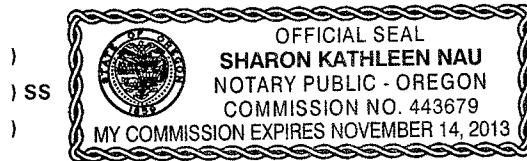
STATE FARM BANK, F.S.B.

X Steven W. Hahn  
Authorized Officer  
**STEVEN W. HAHN**  
HOME EQUITY MANAGER

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Oregon

COUNTY OF Klamath



On this day before me, the undersigned Notary Public, personally appeared **HENRY L LUCHT and ELIZABETH A LUCHT, as Husband and Wife**, 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 7<sup>th</sup> day of February, 20 13.

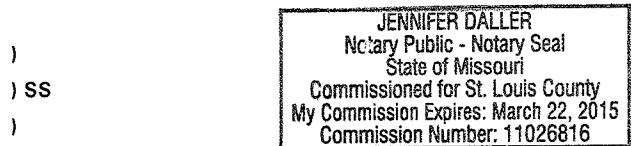
By Sharon K. Nau Residing at 4729 S. 6<sup>th</sup> St, Klamath Falls Or

Notary Public in and for the State of Oregon My commission expires Nov. 14, 2013

LENDER ACKNOWLEDGMENT

STATE OF Missouri

COUNTY OF St. Louis



On this 13<sup>th</sup> day of February, 20 13, before me, the undersigned Notary Public, personally appeared Steven W. Hahn and known to me to be the Home Equity Manager, 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 [Signature] Residing at Maryland Heights, MO  
Notary Public in and for the State of MO My commission expires 3.22.15