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, W1 57305-0961

SEND TAX NOTICES TO:

HENRY L LUCHT ELIZABETH A LUCHT 4867 HARLAN DR

61710 ("Lender").

KLAMATH FALLS, OR 97603-7523

RETURN 10: DRI Title & Escrow 13057 W Center Rd Ste #1 Omaha. NE 68144

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

SPACE ABOVE THIS LINE IS FOR REC DRI 14997272034410 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

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 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.

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:

LENDER:	
STATE FARM/BANK, F.S.B. X Authorized STEVEN W. HAHN HOME EQUITY MANAGER	. X ₩101 w
INDIVIDUAL ACKNOWLEDGMENT	
county of Klamath	OFFICIAL SEAL SHARON KATHLEEN NAU NOTARY PUBLIC - OREGON COMMISSION NO. 443679 MY COMMISSION EXPIRES NOVEMBER 14, 2013
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	
Notary Public in and for the State of Oregon	My commission expires Nov. 14, 2013
LENDER ACKNOWLEDGMENT	
country of St. Lows	JENNIFER DALLER Notary Public - Notary Seal State of Missouri Commissioned for St. Louis County My Commission Expires: March 22, 2015 Commission Number: 11026816
On this day of February and known to me to be the Home Found 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	
By Notary Public in and for the State of M()	Residing at Mayland Height, Mo My commission expires 3.22.18