

mtc 1396-11091

RECORDATION REQUESTED BY:

Washington Federal, a federal savings association, successor by merger to South Valley Bank & Trust
Southern Oregon Region
P O Box 5210
Klamath Falls, OR 97601

2013-003511
Klamath County, Oregon
04/02/2013 03:52:31 PM
Fee: \$67.00

WHEN RECORDED MAIL TO:

Washington Federal, a federal savings association, successor by merger to South Valley Bank & Trust
Southern Oregon Region
P O Box 5210
Klamath Falls, OR 97601

SEND TAX NOTICES TO:

Washington Federal, a federal savings association, successor by merger to South Valley Bank & Trust
Southern Oregon Region
P O Box 5210
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 February 13, 2013, is made and executed between Amos A. Gonyaw ("Grantor") and Washington Federal, a federal savings association, successor by merger to South Valley Bank & Trust, whose address is Southern Oregon Region, P O Box 5210, Klamath Falls, OR 97601 ("Lender").

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated April 16, 2008 (the "Deed of Trust") which has been recorded in Klamath County, State of Oregon, as follows:

Recorded April 17, 2008 in the Office of the Klamath County Clerk in 2008-05608.

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

See Exhibit A, which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 825 Grant St, Klamath Falls, OR 97601.

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

To extend the maturity.

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.

DUE ON SALE-CONSENT BY LENDER. Due On Sale-Consent By Lender. Lender may, at lender's option, declare immediately due and payable all sums secured by this Deed of Trust upon the sale or transfer, without Lender's prior written consent, of all and any part of the Real Property, or any interest in the Real Property. A "sale or transfer" means the conveyance of Real Property or any right, title or interest in the Real Property; whether legal, beneficial or equitable; whether voluntary or involuntary; whether by outright sale, deed, installment sale contract, land contract, contract for deed, leasehold interest with a term greater than three (3) years, lease-option contract, or by sale, assignment, or transfer of any beneficial interest in or to any land trust holding title to the Real Property, or by any other method of conveyance of an interest in the Real Property, or by any other method of conveyance of an interest in the Real Property. If any Grantor is a corporation, partnership or limited liability company, transfer also includes any change in ownership of more than twenty-five percent (25%) of the voting stock, partnership interests or limited liability company interests, as the case may be, of such Grantor. However, this option shall not be exercised by Lender if such exercise is prohibited by federal law or by Oregon law.

CROSS-COLLATERALIZATION. In addition to the Note, this Agreement secures all obligations, debts and liabilities, plus interest thereon, of Grantor to Lender, or any one or more of them, as well as all claims by Lender against Grantor or any one or more of them, whether now existing or hereafter arising, whether related or unrelated to the purpose of the Note, whether voluntary or otherwise, whether due or not due, direct or indirect, absolute or contingent, liquidated or unliquidated and whether Grantor may be liable individually or jointly with others, whether obligated as guarantor, surety, accommodation party or otherwise, and whether recovery upon such amounts may be or hereafter may become barred by any statute of limitations, and whether the obligation to repay such amounts may be or hereafter may become otherwise unenforceable.

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 13, 2013.

GRANTOR:

X
Amos A. Gonyaw

AMERITITLE, has recorded this instrument by request as an accommodation only, and has not examined it for regularity and sufficiency or as to its effect upon the title to any real property that may be described therein.

LENDER:

WASHINGTON FEDERAL, A FEDERAL SAVINGS ASSOCIATION, SUCCESSOR BY MERGER TO SOUTH VALLEY BANK & TRUST

X
Authorized Officer

217 AMT



MODIFICATION OF DEED OF TRUST
(Continued)

Loan No: 831007019

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Oregon)
) SS
COUNTY OF Wash)



On this day before me, the undersigned Notary Public, personally appeared **Amos A. Gonyaw**, 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 22 day of March, 2013.

By [Signature] Residing at W. Falls
Notary Public in and for the State of Oregon My commission expires 2-9-15

LENDER ACKNOWLEDGMENT

STATE OF Oregon)
) SS
COUNTY OF Wash)



On this 22 day of March, 2013 before me, the undersigned Notary Public, personally appeared [Signature] and known to me to be the Comptroller authorized agent for **Washington Federal, a federal savings association, successor by merger to South Valley Bank & Trust** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Washington Federal, a federal savings association, successor by merger to South Valley Bank & Trust**, duly authorized by **Washington Federal, a federal savings association, successor by merger to South Valley Bank & Trust** 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 **Washington Federal, a federal savings association, successor by merger to South Valley Bank & Trust**.

By [Signature] Residing at W. Falls
Notary Public in and for the State of Oregon My commission expires 2-9-15

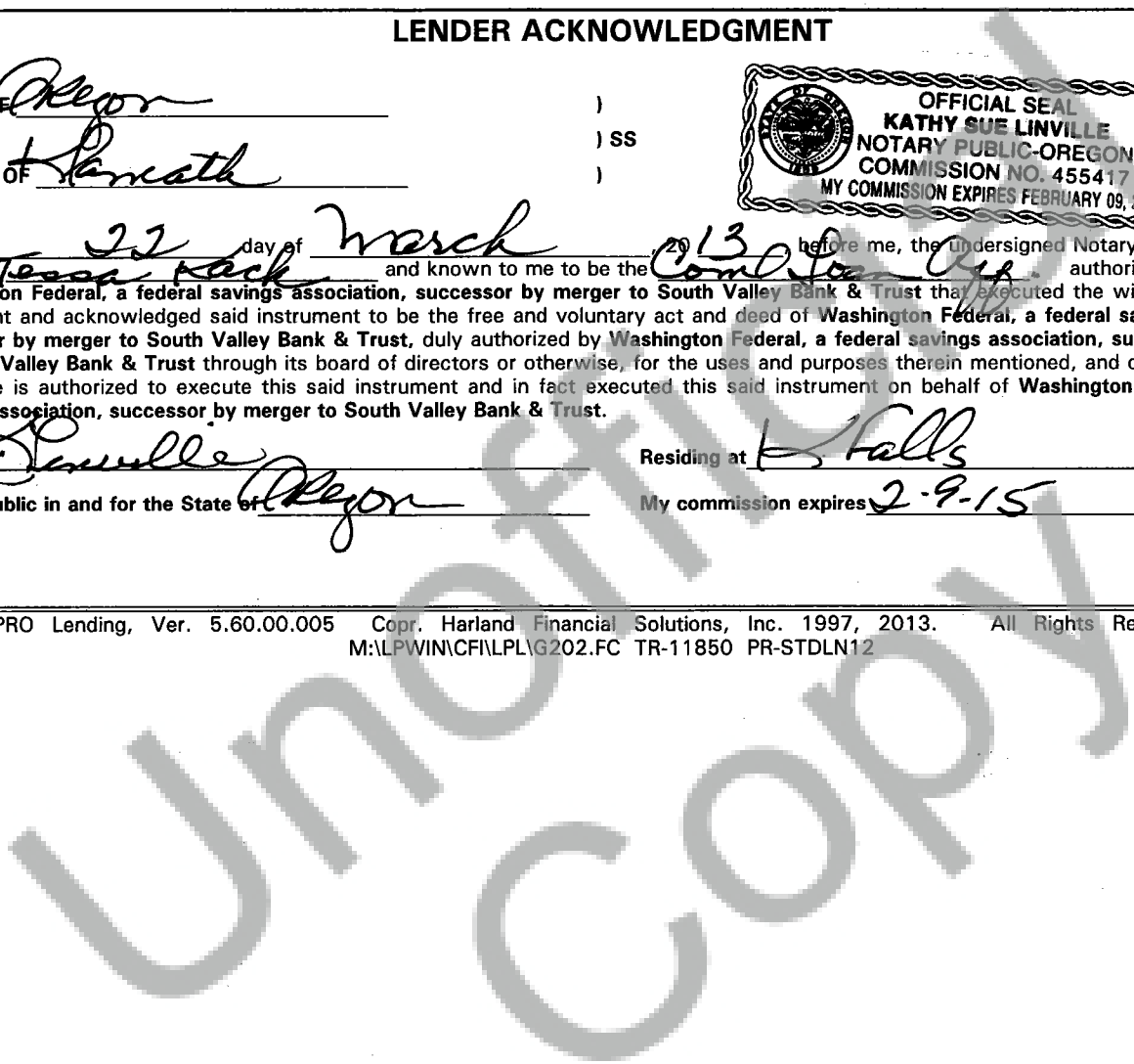


Exhibit A

Beginning at the most Easterly corner of Lot 2, Block 65, NICHOLS ADDITION TO THE CITY OF KLAMATH FALLS, Klamath County, Oregon, running thence Northwesterly along the Northeasterly line of Lot 2 a distance of 100 feet; thence Southwesterly parallel with Grant Street (formerly Franklin Street) 54 feet; thence Southeasterly parallel with the Northeasterly line of said Lot 2 a distance of 100 feet to the Northerly line of Grant Street; thence Northeasterly along the Northerly line of Grant Street to the place of beginning.

CODE 001 MAP 3809-029DC TL 19500 KEY #J70574


AMOS A. GONYAW, INDIVIDUAL

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