

MTL 1396-11093
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

2013-003531

Klamath County, Oregon

04/03/2013 10:18:08 AM

Fee: \$42.00

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

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.

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST



THIS MODIFICATION OF DEED OF TRUST dated March 21, 2013, is made and executed between Allan L. Craigmiles and Jane A. Craigmiles, as Tenants by the entirety ("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 February 20, 2013 (the "Deed of Trust") which has been recorded in Klamath County, State of Oregon, as follows:

Recorded February 26, 2013 in the Office of the Klamath County Clerk 2013-002131.

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

Lot 4 of YALTA GARDENS, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

The Real Property or its address is commonly known as 5009 Bryant Ave., Klamath Falls, OR 97603.

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

Extend the maturity date.

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.

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 otherwise 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 MARCH 21, 2013.

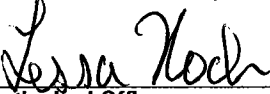
GRANTOR:

X 
Allan L. Craigmiles

X 
Jane A. Craigmiles

LENDER:

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

X 
Authorized Officer

42 AMT



MODIFICATION OF DEED OF TRUST
(Continued)

Loan No: 831432521

Page 2

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Oregon)
) SS
COUNTY OF Linn)



On this day before me, the undersigned Notary Public, personally appeared **Allan L. Craigmiles and Jane A. Craigmiles**, 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 21 day of March, 2013.

By Kathy Sue Linville Residing at H. Falls

Notary Public in and for the State of Oregon My commission expires 2-9-15

LENDER ACKNOWLEDGMENT

STATE OF Oregon)
) SS
COUNTY OF Linn)



On this 21 day of March, 2013, before me, the undersigned Notary Public, personally appeared Tessa Speck 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 Kathy Sue Linville Residing at H. Falls

Notary Public in and for the State of Oregon My commission expires 2-9-15