

MTC 67951

2014-005591
Klamath County, Oregon
05/27/2014 12:39:51 PM
Fee: \$52.00

WHEN RECORDED,
RETURN TO:

Washington Federal
803 Main Street
Klamath Falls, OR 97601
Attn: Denee McAuliffe

Date 5/21/2014

Loan No. 415087-6

NOTICE OF MODIFICATION OF DEED OF TRUST

NOTICE TO ALL PERSONS is given that Washington Federal,
as the Beneficiary/(Grantee) of that Deed of Trust dated 12/30/04,
recorded under Klamath County, Oregon No. MO4-89840,
in the Records of Klamath County, State of Oregon
has, this date, modified the terms of the Note secured by the Deed of Trust ("the Loan Contract and
Security Instrument"), as approved by Danny R. Allen

Danny R. Allen, Grantor (or Successor Grantor)
under the Security Instrument as follows:

Check
Appropriate
Box(es)

IMPORTANT: Any numbered paragraph, which is highlighted by the mark of an
"X" in the box opposite it and whose blank lines or spaces are filled in, is part of
this notice. Any other numbered paragraph not so highlighted, is not part of this
notice.

- ☒ 1. The Maturity Date of the Loan Contract and Security Instrument has been changed
from 06/01/2014 to 01/01/2035.
- ☒ 2. The Loan Contract and Security Instrument has also been modified in a manner other than
change in the Maturity Date.

The purpose of this document is to provide record notice, when required, of a modification in the terms
of the loan contract and security instrument. It is not intended to nor shall it be deemed to alter in any
manner the actual terms of any loan modification agreement between the grantor of the security
instrument (or the successor of grantor) and

Washington Federal, N.A.

as beneficiary. Notice is given to all persons that, except for the terms of any loan modification
agreement, the terms of the original loan contract and security instrument shall in all other respects
remain in full force and effect.

Grantor(s)

WASHINGTON FEDERAL, N.A.

by: Cheri Sandberg
Title: Cheri Sandberg
Branch Manager

Danny R. Allen



(Next page for notary acknowledgments)

\$52.00
amt.

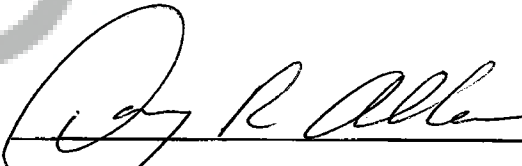
7. ☐ **Conversion from Adjustable to Fixed Rate.** The unpaid balance of the Loan Contract and Security Instrument after application of the payment of _____ plus Escrow Items, if any, due on _____ will be _____. Borrower promises to pay the Loan Contract and Security Instrument with interest at a fixed yearly rate of _____% starting _____, until _____, when the Loan Contract and Security Instrument shall be paid in full. The new monthly payment of _____, including interest at the fixed rate of _____% will begin _____.

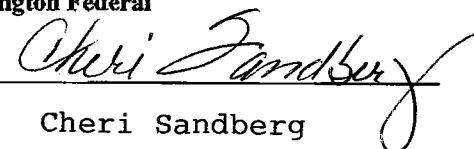
8. ☒ **Other Terms of Modification (If Any):**

"Modification to extend the maturity date from 01/01/20 to 01/01/35. The delinquent months 02/01/14 through 05/01/14 payments in the amount of \$3,376.00 will be held in a non-amortizing suspense account Reserve 2 and will be due and payable at Payoff. Re-amortize the modified balance of \$46,735.34 at the current interest rate of 4.125% until the next scheduled rate and payment changes in accordance with the adjustable term of the note. Effective 06/01/14 the payment will be \$280.36 plus escrow items until the next payment change date of 02/01/2015. All other terms and conditions of the original Adjustable Rate Note remains in effect. Recording and title fees to be paid by Washington Federal."

Reconveyance. Upon payment of all sums secured by the Security Instrument, Lender shall request Trustee to reconvey the property and shall surrender the Security Instrument and all notes evidencing debt secured by the Security Instrument to Trustee. Trustee shall reconvey without warranty to the person or persons legally entitled to it. Such person or persons shall pay any recordation costs and reasonable trustee's fees for release or reconveyance.

In all other respects, the Loan Contract and Security Instrument shall remain in full force and effect, and Borrower promises to pay the Loan Contract and Security Instrument as stated and to perform all of the terms and covenants of the Loan Contract and Security Instrument as revised and modified.

_____	Date		5-22-14
		Danny R. Allen	Date
_____	Date	_____	Date
_____	Date	_____	Date
			Date

Washington Federal
By: 
Cheri Sandberg
Title: _____
Branch Manager

NEW PAYMENTS Beginning	06/01/14
Principal and Interest	\$ 280.36
Reserve	\$ 71.64
Total New Payment	\$ 352.00

STATE OF Oregon)
COUNTY OF Klamath) ss.

I certify that I know or have satisfactory evidence that Danny R. Olsen

[Name(s) of person(s)]

is/are the person(s) who appeared before me, and said person(s) acknowledged that (he/she/they) signed this instrument and acknowledged it to be (his/her/their) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 5.22.14

(Seal or Stamp)



Denee McAuliffe
(Signature)

Notary Public in and for the State of Oregon,
residing at Klamath Falls

My commission expires July 12, 2017

STATE OF)
COUNTY OF) ss.

I certify that I know or have satisfactory evidence that _____

[Name(s) of person(s)]

is/are the person(s) who appeared before me, and said person(s) acknowledged that (he/she/they) signed this instrument, on oath stated that (he/she/they) was/were authorized to execute the instrument and acknowledged it as the _____

(Type of Authority, e.g., Officer, Trustee)

of _____

(Name of the Party on Behalf of Whom the Instrument was Executed)
to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: _____

(Seal or Stamp)

(Signature)

Notary Public in and for the State of _____,

residing at _____

My commission expires _____