

MTC 1394-11538

RECORDATION REQUESTED BY:

Bank of the Cascades
Consumer/Small Business Lending
1070 NW Bond, Suite 203
Bend, OR 97701

2015-001829

Klamath County, Oregon

03/02/2015 11:41:54 AM

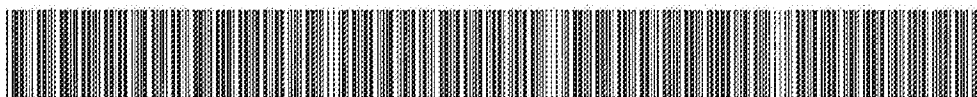
Fee: \$52.00

WHEN RECORDED MAIL TO:

Bank of the Cascades
Consumer/Small Business Lending
1070 NW Bond, Suite 203
Bend, OR 97701

FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST



000036000630%#####%000000735%02172015

THIS MODIFICATION OF DEED OF TRUST dated February 17, 2015, is made and executed between TODD C ANDRES and MELINDA ANDRES, AS TENANTS BY THE ENTIRETY, whose address is 917 Saddle Butte Drive, Klamath Falls, OR 97601 ("Grantor") and Bank of the Cascades, whose address is Consumer/Small Business Lending, 1070 NW Bond, Suite 203, Bend, OR 97701 ("Lender").

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated October 21, 2009 (the "Deed of Trust") which has been recorded in KLAMATH County, State of Oregon, as follows:

Recorded October 22, 2009 in Book 2009 Page 013733 in Klamath County Official Records.

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

AS SHOWN ON ORIGINAL DEED OF TRUST

The Real Property or its address is commonly known as 917 SADDLE BUTTE DRIVE, KLAMATH FALLS, OR 97601. The Real Property tax identification number is 3808-026DD-01000-000.

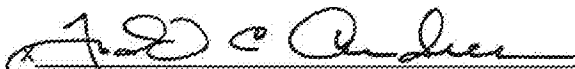
MODIFICATION. Lender and Grantor hereby modify the Deed of Trust as follows:

Change Loan Number from 923112596 to 36000630 and Extend Maturity Date to February 17, 2021.

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.

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 17, 2015.

GRANTOR:


TODD C ANDRES

x 
MELINDA ANDRES

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.

MODIFICATION OF DEED OF TRUST
(Continued)

Loan No: 360000630

Page 2

LENDER:

BANK OF THE CASCADES

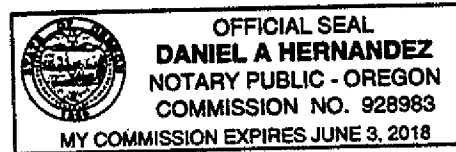
x Daniel A Hernandez
Authorized Officer



INDIVIDUAL ACKNOWLEDGMENT

STATE OF Oregon
COUNTY OF Klamath

)
) SS
)



On this day before me, the undersigned Notary Public, personally appeared TODD C ANDRES, 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 25th day of February, 20 15.

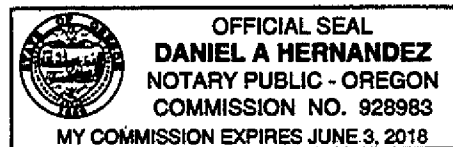
By Daniel Hernandez Residing at 421 S 7th St, Klamath Falls, OR 97601

Notary Public in and for the State of Oregon My commission expires June 3, 2018

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Oregon
COUNTY OF Klamath

)
) SS
)



On this day before me, the undersigned Notary Public, personally appeared MELINDA ANDRES, 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 25th day of February, 20 15.

By Daniel Hernandez Residing at 421 S 7th St, Klamath Falls, OR 97601

Notary Public in and for the State of Oregon My commission expires June 3, 2018

MODIFICATION OF DEED OF TRUST
(Continued)

Loan No: 360000630

Page 3

LENDER ACKNOWLEDGMENT

STATE OF Oregon)
)
COUNTY OF Klamath) SS
)

On this 25th day of February, 20 15, before me, the undersigned Notary Public, personally appeared Daniel Hernandez and known to me to be the Lender, authorized agent for Bank of the Cascades that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of Bank of the Cascades, duly authorized by Bank of the Cascades 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 Bank of the Cascades.

By Carly Gilder
Notary Public in and for the State of Oregon

Residing at 421 S 7th St. Klamath Falls, OR 97601
My commission expires March 24, 2016