

RECORDATION REQUESTED BY:

Banner Bank
Medford Crater Lake Branch
3369 Crater Lake Hwy
Medford, OR 97504-9259

WHEN RECORDED MAIL TO:

Banner Bank
Consumer Loan Servicing
P.O. Box 1391
Walla Walla, WA 99362-2181

FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST dated July 15, 2016, is made and executed between Clyde R. Vinson and Kim E. Vinson, as Tenants by the Entirety, whose address is 5181 Laurelwood Dr, Klamath Falls, OR 97603 ("Grantor") and Banner Bank, whose address is Medford Crater Lake Branch, 3369 Crater Lake Hwy, Medford, OR 97504-9259 ("Lender").

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated July 5, 2011 (the "Deed of Trust") which has been recorded in Klamath County, State of Oregon, as follows:

Recorded July 6, 2011 as Instrument No. 2011-007989 in the Deed Records of Klamath County, Oregon.

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

As in Said Deed of Trust

The Real Property or its address is commonly known as 5181 Laurelwood Dr, Klamath Falls, OR 97603. The Real Property tax identification number is R576086.

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

Credit Limit is hereby increased to \$40,000.00.

Maturity Date is hereby changed to July 15, 2041.

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 endorers 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 JULY 15, 2016.

NOTICE TO THE GRANTOR: Do not sign this loan agreement before you read it. This loan agreement provides for the payment of a penalty if you wish to repay the loan prior to the date provided for repayment in the loan agreement.

GRANTOR:

x Clyde R. Vinson
Clyde R. Vinson

x Kim E. Vinson
Kim E. Vinson

MODIFICATION OF DEED OF TRUST
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LENDER:

BANNER BANK

x Susan Maddox
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Oregon

COUNTY OF Jackson



On this day before me, the undersigned Notary Public, personally appeared Clyde R Vinson and Klm E Vinson, 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 15th day of July, 2016.

By Susan Maddox

Residing at Medford, OR

Notary Public In and for the State of Oregon

My commission expires 1-25-2017

LENDER ACKNOWLEDGMENT

STATE OF Oregon

COUNTY OF Jackson



On this 15th day of July, 2016, before me, the undersigned Notary Public, personally appeared Susan Maddox and known to me to be the Authorized Officer, authorized agent for Banner Bank that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of Banner Bank, duly authorized by Banner Bank 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 Banner Bank.

By Rhonda K Badger

Residing at Medford, Oregon

Notary Public In and for the State of Oregon

My commission expires Sept 09, 2016