

AmeriTitle  
NTC 143242 AM

**RECORDATION REQUESTED BY:**

Lewis & Clark Bank  
Southern Oregon  
P.O. Box 1630  
Oregon City, OR 97045

**2017-000645**

Klamath County, Oregon

01/23/2017 11:14:00 AM

Fee: \$47.00

**WHEN RECORDED MAIL TO:**

Lewis & Clark Bank  
Southern Oregon  
P.O. Box 1630  
Oregon City, OR 97045

**SEND TAX NOTICES TO:**

Allan L. Craigmiles  
Jane A. Craigmiles  
4302 Onyx Avenue  
Klamath Falls, OR 97603

**FOR RECORDER'S USE ONLY**

**MODIFICATION OF DEED OF TRUST**

**THIS MODIFICATION OF DEED OF TRUST** dated January 9, 2017, is made and executed between Allan L. Craigmiles and Jane A. Craigmiles, as tenants by the entirety, whose address is 4302 Onyx Avenue, Klamath Falls, OR 97603 ("Grantor") and Lewis & Clark Bank, whose address is Southern Oregon, P.O. Box 1630, Oregon City, OR 97045 ("Lender").

**DEED OF TRUST.** Lender and Grantor have entered into a Deed of Trust dated June 17, 2014 (the "Deed of Trust") which has been recorded in Klamath County, State of Oregon, as follows:

Recorded on June 18, 2014 in Klamath County Records with Fee No. 2014-06504.

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

Lot 25 of SUMMERS LANE HOMES, 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 4302 Onyx Avenue, Klamath Falls, OR 97603.

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

Reducing credit line limit to \$10,700.00.

**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 JANUARY 9, 2017.**

**GRANTOR:**

x   
Allan L. Craigmiles

x   
Jane A. Craigmiles

MODIFICATION OF DEED OF TRUST  
(Continued)

Loan No: 160007180

Page 2

LENDER:

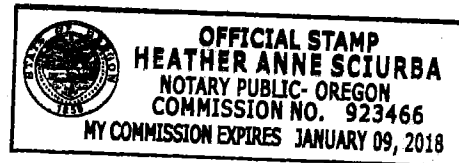
LEWIS & CLARK BANK

X Heather Anderson  
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Oregon  
COUNTY OF Klamath

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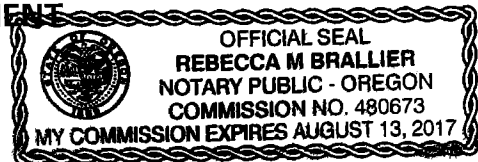
On this day before me, the undersigned Notary Public, personally appeared Allan L. Craigmiles and Jane A. Craigmiles, to me known to be the individuals described in and who executed the Modification of Deed of Trust, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 17th day of Jan., 20 17.  
By Allan L. Craigmiles + Jane A. Craigmiles Residing at Klamath Falls OR  
Notary Public in and for the State of Oregon My commission expires Jan 9 2018

LENDER ACKNOWLEDGMENT

STATE OF Oregon  
COUNTY OF Clackamas

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) SS  
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On this 10 day of January, 20 17, before me, the undersigned Notary Public, personally appeared Heather Anderson and known to me to be the Loan Ops Manager, authorized agent for Lewis & Clark Bank that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of Lewis & Clark Bank, duly authorized by Lewis & Clark 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 Lewis & Clark Bank.

By Brallier Residing at Oregon City  
Notary Public in and for the State of Oregon My commission expires 8-13-17