

2017-003001

Klamath County, Oregon

03/22/2017 08:37:00 AM

Fee: \$52.00

RECORDATION REQUESTED BY:

Rogue Credit Union
1370 Center Drive
Medford, OR 97501

WHEN RECORDED MAIL TO:

Rogue Credit Union
1370 Center Drive
Medford, OR 97501

SEND TAX NOTICES TO:

Rogue Credit Union
1370 Center Drive
Medford, OR 97501

FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST dated March 17, 2017, is made and executed between Lori A. Lester ("Grantor") and Rogue Credit Union, whose address is 1370 Center Drive, Medford, OR 97501 ("Lender").

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated January 14, 2013 (the "Deed of Trust") which has been recorded in Klamath County, State of Oregon, as follows:

As recorded in Klamath County, Oregon as instrument No. 2013-001358, on February 6, 2013.

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

See Exhibit A, which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 2423 Homedale Road, Klamath Falls, OR 97603. The Real Property tax identification number is R521607.

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

It is hereby agreed that the vesting has been revised from Janet R. Pierce and Lori A. Lester, each as to an undivided one-half interest and now reads Lori A. Lester.

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 MARCH 17, 2017.

GRANTOR:

x Lori A. Lester
Lori A. Lester

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.

LENDER:

ROGUE CREDIT UNION

x Nick Parsons
Nick Parsons, Sr Relationship Manager

MODIFICATION OF DEED OF TRUST
(Continued)

Page 2

INDIVIDUAL ACKNOWLEDGMENT

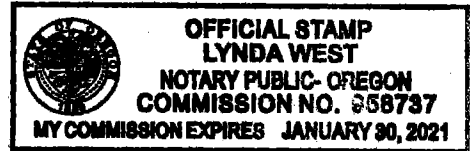
STATE OF OREGON

)

) SS

COUNTY OF KLAMATH

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On this day before me, the undersigned Notary Public, personally appeared Lori A. Lester, 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 21 day of MARCH, 2017.

By Lynda West

Residing at Klamath Falls

Notary Public in and for the State of OREGON

My commission expires 1-30-21

LENDER ACKNOWLEDGMENT

STATE OF Oregon

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) SS

COUNTY OF Jackson

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On this 17 day of March, 2017, before me, the undersigned Notary Public, personally appeared Nick Parsons and known to me to be the Sr Relationship Manager, authorized agent for Rogue Credit Union that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of Rogue Credit Union, duly authorized by Rogue Credit Union 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 Rogue Credit Union.

By Keshia Ridgeway

Residing at Medford, OR

Notary Public in and for the State of Oregon

My commission expires 10-27-17

EXHIBIT A

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
\$125,676.96	03-17-2017	01-14-2028	1525712-34	458		NSP	
References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item. Any item above containing "*****" has been omitted due to text length limitations.							

Borrower: Lori A. Lester
2423 Homedale Road
Klamath Falls, OR 97603

Lender: Rogue Credit Union
1370 Center Drive
Medford, OR 97501
(800) 856-7328

A PORTION OF LOTS 8 AND 9 BLOCK 2, BAILEY TRACTS NO. 2, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON, DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE WEST LINE OF LOT 9 BLOCK 2, BAILEY TRACTS NO. 2, WHICH BEARS N. 00°02' E. 60 FEET FROM THE SOUTHWEST CORNER OF SAID LOT 9; THENCE S. 89°59' E. 149 FEET TO THE EAST LINE OF LOT 8, SAID BLOCK 2; THENCE N. 0°02' E. ALONG THE EAST LINE OF SAID LOT 8, 75 FEET; THENCE N. 89°59' W. 149 FEET, MORE OR LESS, TO THE WEST LINE OF SAID LOT 9; THENCE S. 0°02' W. ALONG THE WEST LINE OF SAID LOT 9, 75 FEET, MORE OR LESS, TO THE POINT OF BEGINNING.

APN: R521607