239537AM

When Recorded Return To:
Evergreen Note Servicing
Acct Reference: 39000600200528
7310 North 16th Street, Ste 315

Phoenix, AZ 85020

This Document Prepared/Drafted BY Deed Street Capital 844-696-6834 2018-007153

Klamath County, Oregon

06/13/2018 01:45:00 PM Fee: \$97.00

THIS SPACE PROVIDED FOR RECORDER'S USE

MODIFICATION & AMENDMENT OF TRUST DEED AND PROMISSORY NOTE THIS AGREEMENT is made this day of ______, 2018, between Karen E. Johnson

THIS AGREEMENT is made this ______ day of ______, 2018, between Karen E. Johnson and Jim A. Rose (herein called "GRANTOR/BUYER") and Wanda M. Ridenour (herein called "CURRENT NOTE HOLDER").

RECITALS

It is acknowledged that:

The PURCHASER is the fee simple owner of that certain real property described as 212 Stevens Street, Crescent, OR 97733, Klamath County, Oregon and the NOTE HOLDER holds an equitable interest in said parcel (herein called "PROPERTY").

The PURCHASER executed that certain Trust Deed (herein called "Deed of Trust") dated June 17, 2009 in favor of Wanda M. Ridenour, her heirs, successors and assigns, which encumbers the PROPERTY and secures the payment of that certain NOTE in the amount of \$95,000.00 which was executed in favor of Wanda M. Ridenour. Said Deed of Trust was recorded on June 24, 2009, under instrument #2009-008747 in the records of Klamath County, Oregon. The terms of said Deed of Trust and Note were amended by an agreement recorded March 17, 2014 under Instrument #2014-002228. Said Deed of Trust describes land therein as:

Lots 8-12, Block 30 CRESCENT, according to the official plat thereof on file in the office of the County Clerk, Klamath County, Oregon, together with the one half portion of vacated alley adjacent to said lots with inure thereto.

The PURCHASER and NOTE HOLDER agree to further modify the Deed of Trust and Promissory Note as follow:

- 1) The parties hereby acknowledge that the balance of the note is being reduced by the note holder to reflect a current unpaid balance due and payable of \$84,285.46 with interest paid to May 24, 2018 and the next installment due on June 24, 2018.
- 2) The parties agree that the Grantor will include an additional \$225.00 monthly over and above the required principal and interest payment in the amount of \$600.47 for a total payment of \$825.47 beginning with the June 24, 2018 installment. The additional \$225.00 paid monthly will be deposited by the servicing agent into a tax impound account. The parties acknowledge that the impound amount may fluctuate on an annual basis once the county tax amounts have been provided.
- 3) Based on the revised balance of \$84,285.46 the note will amortize out until paid in full, with an approximate maturity date of June 24, 2040 if all payments are paid as agreed.

All of the other terms of the NOTE AND Deed of Trust shall remain in full force and effect, except as amended and referenced by this Modification.

As of the date hereof the unpaid principal balance owed on the note is \$84,285.46 together with interest on the declining balance thereof at the rate 6.50% per annum from May 24, 2018 shall be paid in monthly installments of \$600.47 due on the 24th day of each month, with the next installment due June 24, 2018 and continuing plus tax



impounds in the amount of \$225.00 until the balance due and payable on the Note has been paid in full, June 24, 2040 if paid as agreed.

It is agreed between the parties that by signing this Modification they in no way impair the security now held by and the debt owed to the Seller.

By: Wanda M. Ridenour By: Wanda M. Ridenour By: Karey E. Johnson By: Marey E. Johnson	NOTE HOLDER:	PURCHASER:
On this day personally appeared before me, Wanda M. Ridenour, to me known to be the individual described in and who executed the within and foregoing instrument and acknowledged that he/she/they signed the same as his/her/their free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this 12th day of 2014. Sign Appear Notary Public in and for the State of 2000. Notary Public in and for the State of 2000. STATE OF COMMISSION EXPIRES SEPTEMBER 24, 201 STATE OF COUNTY of Karen E. Johnson, to me known to be the individual described in and who executed the within and foregoing instrument and acknowledged that he/she/they signed the same as his/her/their free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this 44 day of 2018. Sign: JOHN CHRISTONER DRECOLL NOTARY PUBLIC ORECON COMMISSION NO. 96012 NOTARY PUBLIC ORECON COMMISSION NO. 96012 NOTARY PUBLIC IN TARMP NOTARY PUBLIC IN TARMP PUBLIC ORECON COMMISSION NO. 96012 NOTARY PUBLIC ORECON COMMISSION NO. 96012 NOTARY PUBLIC IN TARMP NOTARY PUBLIC IN TARMP PUBLIC ORECON COMMISSION NO. 96012 NOTARY PUBLIC IN TARMP NOTARY PUBLIC IN TARMP PUBLIC ORECON COMMISSION NO. 96012 NOTARY PUBLIC ORECON COMMISSION NO. 96012	Wan & m. Rederson By: Wanda M. Ridenour	By: Karen E. Johnson
On this day personally appeared before me, Wanda M. Ridenour, to me known to be the individual described in and who executed the within and foregoing instrument and acknowledged that he/she/they signed the same as his/her/their free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this 12th day of 2015 Sign Caltin Louises Scott Notary Public in and for the State of 000 QOV COMMISSION EXPIRES SEPTEMBER 24, 2015 STATE OF Or ON ON ON 392543 My Commission expires 9 QUID State Of County of Klarm Children Chil		By: Jim A. Rose
On this day personally appeared before me, Wanda M. Ridenour, to me known to be the individual described in and who executed the within and foregoing instrument and acknowledged that he/she/they signed the same as his/her/their free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this 12th day of 2015. Sign OFFICIAL STAMP CAITLIN LOUISE SCOTT NOTARY PUBLIC - OREGON COMMISSION NO. 932543 MY COMMISSION EXPIRES SEPTEMBER 24, 201 STATE OF OVER ON STATE OF	Produce) ss.	
described in and who executed the within and foregoing instrument and acknowledged that he/she/they signed the same as his/her/their free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this 12 ^{+h} day of Sign 2015. Sign 2016. Sign 2016. OFFICIAL STAMP PUBLIC - OREGON NOTARY PUBLIC - OREGON COMMISSION NO. 932543 My commission expires 124100	County of County	
Sign	described in and who executed the within and foregoing is	nstrument and acknowledged that he/she/they signed
Printed/Typed Notary Name OFFICIAL STAMP Notary Public in and for the State of ORGON Residing at/in OYVOLV OR DIWN MY COMMISSION EXPIRES SEPTEMBER 24, 201 STATE OF OVER ON ORGON County of MY COMMISSION EXPIRES SEPTEMBER 24, 201 On this day personally appeared before me, Karen E. Johnson, to me known to be the individual described in and who executed the within and foregoing instrument and acknowledged that he/she/they signed the same as his/her/their free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this 4 day of OFFICIAL STAMP Printed/Typed Notary Name To have Official State of Offi	2018	day of
On this day personally appeared before me, Karen E. Johnson, to me known to be the individual described in and who executed the within and foregoing instrument and acknowledged that he/she/they signed the same as his/her/their free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this 4th day of 2018. Sign: John Christopher Dracoll Notary Public in and for the State of 0 10 10 10 10 10 10 10 10 10 10 10 10 1	Printed/Typed Notary Name— COLH WOVV Notary Public in and for the State of OWO OV Residing at/in OVVOUN OR 97355 My commission expires 912418	CAITLIN LOUISE SCOTT NOTARY PUBLIC - OREGON COMMISSION NO. 932543
described in and who executed the within and foregoing instrument and acknowledged that he/she/they signed the same as his/her/their free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this	county of Klamath) ss.	
Sign: JOHN CHRISTOPHER DRISCOLL NOTARY PUBLIC-OREGON Notary Public in and for the State of Overon Commission No. 969612 Residing at/in Commission Express December 19, 2021	 described in and who executed the within and foregoing ir 	nstrument and acknowledged that he/she/they signed
Printed/Typed Notary Name John Consider Description Notary Public In and for the State of Over On Commission No. 969612 Residing at/in Commission Express December 10, 2021	June, 2018.	day of
	Printed/Typed Notary Name John Coriscol Notary Public in and for the State of Oreson Residing at/in Coriscol Residing at/in Coriscol	COMMISSION NO. 969612
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On this day personally appeared before me, **Jim A. Rose**, to me known to be the individual described in and who executed the within and foregoing instrument and acknowledged that he/she/they signed the same as his/her/their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal thisday of
2018.
Sign: Order
Printed/Typed Notary Name John C Driscoll
Notary Public in and for the State of Oィレく いへ
Residing at/in Gilchrist, Oraxon
My commission expires December 1972021

