

239537AM

When Recorded Return To:
Evergreen Note Servicing
Acct Reference: 39000600200528
7310 North 16th Street, Ste 315
Phoenix, AZ 85020

2018-007153

Klamath County, Oregon

06/13/2018 01:45:00 PM

Fee: \$97.00

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

THIS SPACE PROVIDED FOR RECORDER'S USE

MODIFICATION & AMENDMENT OF TRUST DEED AND PROMISSORY NOTE

THIS AGREEMENT is made this 4th day of June, 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.

NOTE HOLDER:

Wanda M. Ridenour
By: Wanda M. Ridenour

PURCHASER:

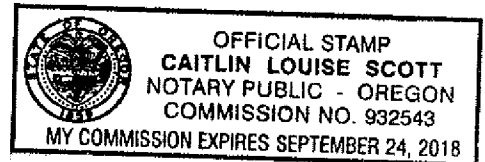
Karen E. Johnson
By: Karen E. Johnson
Jim A. Rose
By: Jim A. Rose

STATE OF Oregon)
County of Benton) ss.

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 June, 2018.

Sign: [Signature]
Printed/Typed Notary Name Caitlin Louise Scott
Notary Public in and for the State of Oregon
Residing at/in Corvallis, OR 97333
My commission expires 9/24/18

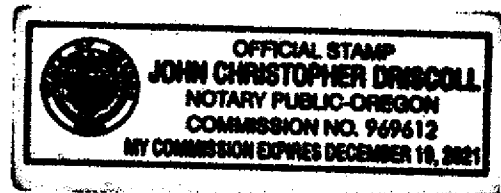


STATE OF Oregon)
County of Klamath) ss.

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 June, 2018.

Sign: [Signature]
Printed/Typed Notary Name John C Driscoll
Notary Public in and for the State of Oregon
Residing at/in Clatskanie, OR 97113
My commission expires December 19, 2021



STATE OF Oregon
County of Klamath) ss.

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 this 4th day of June, 2018.

Sign: [Signature]
Printed/Typed Notary Name John C Driscoll
Notary Public in and for the State of Oregon
Residing at/in Gilchrist, Oregon
My commission expires December 19, 2021

