## **2020-009165** Klamath County, Oregon



07/27/2020 12:44:30 PM

Fee: \$87.00

Requested by and Return to:

Banner Bank

Attn: Custom Draws/Lori Bessey

10 S 1st Ave

Walla Walla, WA 99362

Loan Number: <u>18059910</u> MERS # 100167900009923549 **MERS # (888)** 679-6977

## **DEED OF TRUST MODIFICATION AGREEMENT**

This Loan Modification Agreement (the "Agreement"), made this July 7, 2020, between MICHAEL MCGOWAN AND JENNIFER MCGOWAN, AS TENANTS BY THE ENTIRETY (the "Borrowers") and Banner Bank (Lender), and Mortgage Electronic Registration Systems, Inc., (Mortgagee), amends and supplements that certain Deed of Trust dated December 17, 2019 and granted or assigned to Mortgage Electronic Registration Systems, Inc., as mortgagee of record (solely as nominee for Lender's successors and assigns), P.O. Box 2026, Flint Michigan 48501-2026 and recorded on December 18, 2019, as Document No. 2019-014690, in Book n/a, at page n/a, in the Official Records of the County of Klamath, State of Oregon (the "Security Instrument"), and covering the real property commonly known as follows:

## NHN S Poe Valley Road, Klamath Falls, OR 97603

Abbreviated Legal: Parcel 1 Land Partition 59-05, replat of Parcel 1 of Land Partition 56-93, situated in the W1/2 SW1/4 of Section 13 and E1/2 SE1/4 Section 14, Township 39 South, Range 10 East of the Willamette Meridian, Klamath County, Oregon.

Assessor's Tax Parcel ID #: 874472 & 892369

In Consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

- Modify the Maturity date from October 1, 2050 to July 1, 2050.
- The Loan Amount is \$458,091.60.
- This property is better known as:

15318 S Poe Valley Road, Klamath Falls, OR 97603

The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and Banner Bank shall be bound by, and comply with all the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain in full force and effect and shall continue to be a first lien on the above-described property. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.

**BANNER BANK** 

Penne Oberg

Senior Vice President, Banner Bank

Penne Oberg

Assistant Secretary of

Mortgage Electronic Registration Systems, Inc.

Michael MeGowah

Jennifer McGowan

## ALL SIGNATURES MUST BE ACKNOWLEDGED

State of Oregon	
County of Klamath	
day of 711 2000	Public in and for said County and State, on this $\frac{1940}{1000}$ , personally appeared
Michael McGowan and Jennifer McGo	wan, and proved to me to be the persons whose names nent, and acknowledged to me that they executed the
same for the purposes and consideration	therein expressed.
OFFICIAL STAMP SANDRA J COFFMAN NOTARY PUBLIC - OREGON NOTARY PUBLIC - OREGON	anala Chaman Notary Public
COMMISSION NO. 991518  MY COMMISSION EXPIRES SEPTEMBER 15, 2023	Expires: 5624, 15, 2023
State of: Washington	
	66
County of: Walla Walla	SS.
On this July 21, 2020	), before me, Debalwillians,
Notary Public, appeared	Penne Oberg , personally known of Banner Bank & Assistant Secretary of Mortgage
	, the corporation that executed the foregoing instrumen
and acknowledged the said instrumen	t to be the free and voluntary act and deed of such herein and on oath that she is authorized to execute the
WITNESS my hand and official seal.	$\bigcirc$
THUMBERS & WELLER TO THE STATE OF THE STATE	Notary Public
NOTARY PUBLIC  COMM. EXPIRES  JUNE 27, 2021	Commission Expires:  Tune 27, 2021
OF WASHINGTON	