

2021-011340

Klamath County, Oregon



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07/23/2021 10:18:34 AM

Fee: \$87.00

AFTER RECORDING RETURN TO:

**Rogue Credit Union
1370 Center Drive
Medford, OR 97501**

Grantor(s):

Anthony S. Whitlatch and Melody H. Whitlatch,
as tenants by the entirety

Beneficiary:

Rogue Credit Union

MODIFICATON OF NOTE AND TRUST DEED

THIS AGREEMENT, Made and entered into this 18th day of June, 2021 by and between ANTHONY S. WHITLATCH AND MELODY H. WHITLATCH, AS TENANTS BY THE ENTIRETY ("Grantor"), and Rogue Credit Union ("Lender").

RECITALS:

A. On June 26, 2020 ANTHONY S. WHITLATCH AND MELODY H. WHITLATCH, executed and delivered to Lender a promissory note ("Note") in the amount of \$20,000.00.

B. To secure performance of the Note, Grantor executed and delivered to Lender a trust deed ("Trust Deed") dated June 26, 2020 and recorded in the official records of Klamath County, Oregon as document No. 2020-008467.

C. Lender herein currently is the owner and holder of said Note and Trust Deed and Grantor is the current owner of the real property described in said Trust Deed.

AGREEMENT:

The parties hereby modify said Note and Trust Deed as follows:

1. The Principal Balance shall increase by \$3,218.84; from \$19,063.98 to \$22,282.82. Therefor increasing the Note Amount to \$22,282.82.
2. The additional funds in the amount of \$3,218.84 shall be applied directly to the loans Escrow balance.
3. The Interest Rate of the loan shall change from 12.49% to 10.00%.
4. The next Payment Due Date shall change to June 28, 2021.
5. The monthly Principal and Interest payment is shall change to \$310.34 per month, beginning June 28, 2021 through maturity.

Except as modified above, the terms of the original Trust Deed and Note shall remain

unchanged and in full force and effect. Lender's consent to this modification does not waive Lender's right to require strict performance of the Trust Deed and the Note as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the Note. It is the intention of Lender to retain as liable all parties to the Trust Deed and all parties, makers, and endorers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing.

IN WITNESS WHEREOF, the parties hereto have executed this document on the date specified above.

GRANTOR(S):

Anthony J Whitlatch Melody Whitlatch

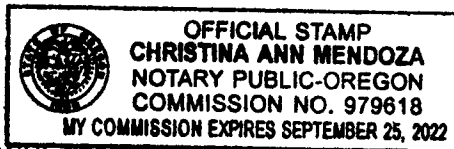
State of Oregon
County of Klamath

This instrument was acknowledged before me on July 9th, 2021 by

Anthony J Whitlatch and Melody H Whitlatch

Christina Ann Mendoza
(Notary Public for Oregon)

My commission expires: Sept 25, 2022



LENDER: ROGUE CREDIT UNION

[Signature]