

**WHEN RECORDED RETURN TO:**  
Pacific Crest Federal Credit Union  
PO Box 1179  
Klamath Falls, OR 97601

This Space Provided for Recorder's Use

**MODIFICATION OF DEED OF TRUST LINE OF CREDIT INSTRUMENT**

**Grantor(s):** Valerie B. Hedrick and Scott S. Hedrick

**Grantee:** Pacific Crest Federal Credit Union (Beneficiary)

**Legal Description:**

**For complete legal description, see attached Exhibit "A"**

**Assessor's Property Tax Parcel or Account No.: 3809-032AC-06100, 476149**

On or about September 10, 2021 Grantor(s) executed and delivered to Grantee (also referred to as "Lender") a Deed of Trust Line of Credit Instrument encumbering the real property described above.

This Deed of Trust Line of Credit Instrument was recorded on September 14, 2021 at Klamath Falls, Oregon in the records of Klamath County, Oregon. The Deed of Trust secures a Promissory Note and/or Loan Agreement ("Loan Agreement") in the original principal amount of \$250,000.

**MODIFICATION.** Grantor(s) and Lender hereby modify the Deed of Trust as follows:

**Principal Balance.** The principal balance of the loan secured by the Deed of Trust Line of Credit Instrument is increased to \$350,000.

**CONTINUING VALIDITY.** Except as modified above, the terms of the original Deed of Trust Line of Credit Instrument 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 Line of Credit Instrument as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the Loan Agreement. It is the intention of Lender to retain as liable all parties to the Deed of Trust and all parties, makers, and endorers to the Loan Agreement, including accommodation parties, unless a party is expressly released by Lender in writing. If any person who signed the original Deed of Trust Line of Credit Instrument 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.

DATED this 19th of October, 2021.

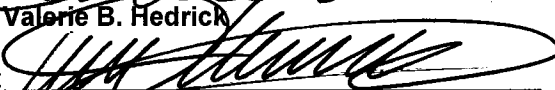
**EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION AGREEMENT AND AGREES TO ITS TERMS.**

**GRANTOR(S):** Valerie B. Hedrick  
Scott S. Hedrick

**GRANTEE:** PACIFIC CREST FEDERAL  
CREDIT UNION

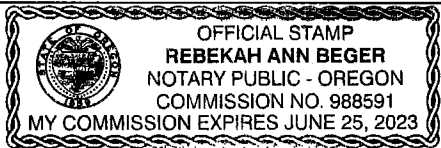
By:   
Valerie B. Hedrick

By:   
Brooke Kliever

By:   
Scott S. Hedrick

STATE OF Oregon )  
County of Klamath ) ss.

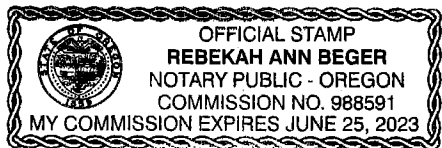
This record was acknowledged before me on October 20th, 2021 by Valerie B Hedrick as Self of           



Rebekah Ann Beger  
Notary Public for Oregon  
My Commission Expires: June 25, 2023

STATE OF Oregon )  
County of Klamath ) ss.

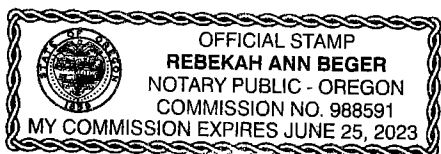
This record was acknowledged before me on October 20th, 2021 by Scott S Hedrick as Self of           



Rebekah Ann Beger  
Notary Public for Oregon  
My Commission Expires: June 25, 2023

STATE OF Oregon )  
County of Klamath ) ss.

This record was acknowledged before me on October 20th, 2021 by Brooke E Kiewer as Commercial Lender of Pacific Crest Federal Credit Union



Rebekah Ann Beger  
Notary Public for Oregon  
My Commission Expires: June 25, 2023

**Exhibit "A"**  
**LEGAL DESCRIPTION**

A parcel of land situated in Lots 7 and 8, Block 19 of the Original Town of Linkville known as Klamath Falls, being more particularly described as follows:

Beginning at the most Northerly corner of Lot 8 in said Block 19, being at the intersection of Third and Pine Streets; thence Southeasterly along Third Street 62.0 feet to the true point of beginning for this description' thence Southwesterly parallel to Pine Street 86.5 feet to a point; thence Southeasterly parallel to Third Street, 50.00 feet to a point lying Northwesterly 8 feet from Southeasterly lot line of Lot 7; thence Northeasterly and 8 feet distant of the Southeasterly lot lines of Lots 7 and 8, 86.5 feet to the Southerly right of way line of Third Street; thence Northwesterly along said Southerly right of way line, 50 feet to the point of beginning, being a portion of Lots 7 and 8, Block 19, Original Town of Linkville