

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. A Modification Deed of Trust Line of Credit Instrument was recorded on October 20, 2021 increasing the principal amount to \$350,000.
^{*}document number 2021-013909

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

Maturity Date. The maturity date of the loan secured by the Deed of Trust Line of Credit Instrument is extended to June 30, 2023.

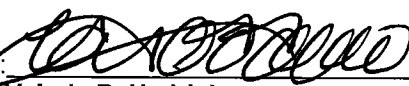
CONTINUING VALIDITY. Except as modified above, the terms of the original Deed of Trust Line of Credit Instrument remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Deed of Trust Line of Credit Instrument 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 endorsers 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 28th of November, 2022.

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

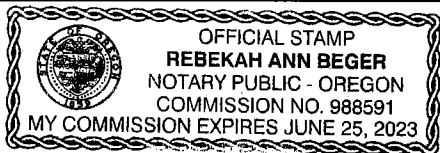
By: 
Valerie B. Hedrick

By: 
Brooke Kliever

By: 
Scott S. Hedrick

STATE OF Oregon)
) ss.
County of Klamath)

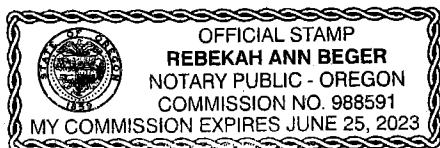
This record was acknowledged before me on December 2nd, 2022 by Valerie B Hedrick as _____ of _____



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

STATE OF Oregon)
) ss.
County of Klamath)

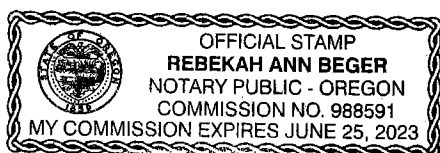
This record was acknowledged before me on December 2nd, 2022 by Scott S Hedrick as _____ of _____



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

STATE OF Oregon)
) ss.
County of Klamath)

This record was acknowledged before me on December 2nd, 2022 by Brooke 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 fee 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