

AmeriTitle
MTC 524153 007

RECORDATION REQUESTED BY:

People's Bank of Commerce
Klamath Falls Branch
210 Timbermill Drive
Klamath Falls, OR 97601

2023-001056

Klamath County, Oregon

02/15/2023 11:29:02 AM

Fee: \$87.00

WHEN RECORDED MAIL TO:

People's Bank of Commerce
1528 Biddle Road
Medford, OR 97504

SEND TAX NOTICES TO:

Carson Mockridge
Jessica Mockridge
11726 Ramirez Road
Klamath Falls, OR 97603-8975

FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST dated January 15, 2023, is made and executed between Carson Mockridge and Jessica Mockridge, as Tenants by the entirety, whose address is 11726 Ramirez Road, Klamath Falls, OR 97603-8975 ("Grantor") and People's Bank of Commerce, whose address is Klamath Falls Branch, 210 Timbermill Drive, Klamath Falls, OR 97601 ("Lender").

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated February 15, 2022 (the "Deed of Trust") which has been recorded in Klamath County, State of Oregon, as follows:

Recorded on February 18, 2022 as Document No. 2022-002114 in the official records of Klamath County, Oregon.

REAL PROPERTY DESCRIPTION. The Deed of Trust covers the following described real property located in Klamath County, State of Oregon:

Lot 19, Tract 1534 - Redwood Hills - Phase 2, according to the official plat thereof on file in the office of the County Clerk, Klamath County, Oregon.

The Real Property or its address is commonly known as NKA Olene Ridge Court, Klamath Falls, OR 97603. The Real Property tax identification number is 900601.

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

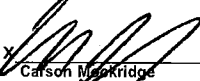
Extend maturity date to April 15, 2023.

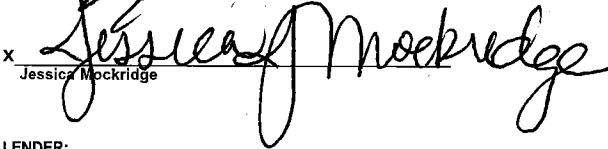
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Deed of Trust shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Deed of Trust as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Deed of Trust (the "Note"). It is the intention of Lender to retain as liable all parties to the Deed of Trust and all parties, makers and endorser to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Deed of Trust 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.

CROSS-COLLATERALIZATION AND CROSS-DEFAULT. This loan is to be cross-collateralized and cross-defaulted with all other loans to Carson Mockridge and Jessica Mockridge. A default under this loan can, at the Lender's option, be considered a default under all loans to Carson Mockridge and Jessica Mockridge; a default under any other loans to Carson Mockridge and Jessica Mockridge can, at the Lender's option, be considered a default under this loan.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED JANUARY 15, 2023.

GRANTOR:

x 
Carson Mockridge

x 
Jessica Mockridge

LENDER:

PEOPLE'S BANK OF COMMERCE

x 
Bill Castle, Commercial Loan Officer

MODIFICATION OF DEED OF TRUST
(Continued)

Page 2

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Oregon)
COUNTY OF Klamath) SS



OFFICIAL STAMP
SAMANTHA JEAN SWAIM
NOTARY PUBLIC-OREGON
COMMISSION NO. 1030691
MY COMMISSION EXPIRES NOVEMBER 08, 2026

On this day before me, the undersigned Notary Public, personally appeared **Carson Mockridge and Jessica Mockridge**, to me known to be the individuals described in and who executed the Modification of Deed of Trust, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 14th day of February, 20 23.

By [Signature] Residing at 210 Timbermill Dr Klamath Falls OR 97601
Notary Public in and for the State of Oregon My commission expires November 08, 2026

LENDER ACKNOWLEDGMENT

STATE OF Oregon)
COUNTY OF Klamath) SS



OFFICIAL STAMP
SAMANTHA JEAN SWAIM
NOTARY PUBLIC-OREGON
COMMISSION NO. 1030691
MY COMMISSION EXPIRES NOVEMBER 08, 2026

On this 14th day of February, 20 23, before me, the undersigned Notary Public, personally appeared **Bill Castle** and known to me to be the **Commercial Loan Officer**, authorized agent for **People's Bank of Commerce** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **People's Bank of Commerce**, duly authorized by **People's Bank of Commerce** through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and in fact executed this said instrument on behalf of **People's Bank of Commerce**.

By [Signature] Residing at 210 Timbermill Dr Klamath Falls OR 97601
Notary Public in and for the State of Oregon My commission expires November 08, 2026