

2024-000395
Klamath County, Oregon
01/16/2024 08:15:02 AM
Fee: \$92.00

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Loan number 830905380-1

**MODIFICATION OF
DEED OF TRUST**

Borrower

Kevin D. Cramer
2542 Wantland Avenue
Klamath Falls, Oregon 97601

Lender/Beneficiary

Umpqua Bank
PO Box 1580
Roseburg, Oregon 97470

Grantor

Kevin D. Cramer
2542 Wantland Avenue
Klamath Falls, Oregon 97601

Loan Date

October 29, 2003

Modification Date

January 10, 2024

Original Principal Loan Amount

\$50,001.00

Modified Principal Loan Amount

No change

Original Maturity Date

November 1, 2023

Modified Maturity Date

December 13, 2038

Deed of Trust Recording

Date: October 30, 2003
Document: Volume M03 Page 80725

Collateral Address

2542 Wantland Avenue
Klamath Falls, Oregon 97601

This instrument ("*Modification*") is made on the modification date set forth above by and among the borrower ("*Borrower*"), grantor ("*Grantor*"), and lender ("*Lender*" or "*Beneficiary*") identified above with reference to a Line of Credit Instrument, also identified as a Line of Credit Deed of Trust, dated as of the loan date set forth above and recorded on the recording date set forth above in the land records of Klamath County, Oregon, as the instrument number set forth above (as amended from time to time including without limitation the Modification of Deed of Trust identified above, collectively "*Deed of Trust*"). Lender and Beneficiary is the successor by merger to Sterling Savings Bank, who is the successor by merger to Klamath First Federal Savings & Loan Association. Capitalized terms herein have the meanings supplied in the documents related to the loan identified herein. The parties desire to modify the Deed of Trust as described herein. In consideration of the mutual covenants and promises set forth below, the parties hereby agree as set forth in this instrument. THIS INSTRUMENT MODIFIES AND SUPPLEMENTS, BUT DOES NOT REPLACE, THE DEED OF TRUST. THIS MODIFICATION REFLECTS AN EXTENSION OF THE MATURITY DATE, AMONG OTHER THINGS.

- I. The maturity date of the Deed of Trust is hereby changed to December 13, 2038.

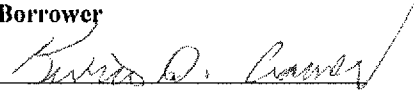
2. The Deed of Trust is no longer a line of credit deed of trust. Borrower may not request additional advances under the Note or Deed of Trust.

3. Upon request Borrower shall execute such additional instruments and provide such further assurances as Lender may consider reasonably desirable or necessary to evidence or carry out the parties' intent under this instrument and to complete, perfect, continue, and preserve the obligations under the Deed of Trust as modified by this instrument.

4. Except as expressly modified above, the terms of the 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 or obligate Lender to make any future modifications. Nothing in this instrument shall constitute a satisfaction of any Indebtedness secured by the Deed of Trust. 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 Indebtedness, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation parties, shall not be released by virtue of this instrument. If any person who signed the original Deed of Trust does not sign this instrument, then all persons signing below acknowledge that this instrument is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this instrument or otherwise will not be released by it. This waiver applies to this Modification and to all such subsequent actions.

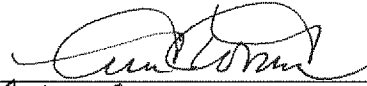
BORROWER AND GRANTOR ACKNOWLEDGE HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST AND AGREE TO ITS TERMS.

Borrower

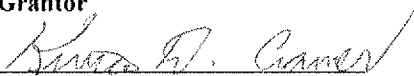

Kevin D. Cramer

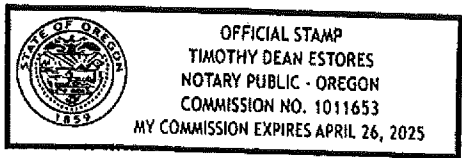
Lender

UMPQUA BANK

By 
Amber Gomes, Vice President

Grantor


Kevin D. Cramer



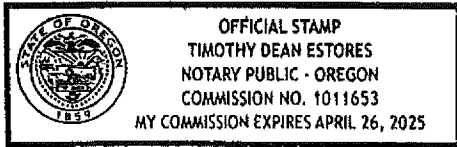
STATE OF OREGON)
County of Klamath) ss.

I certify that I know or have satisfactory evidence that Kevin D. Cramer, is the person who appeared before me and acknowledged that he signed this instrument on January 14, 2024, and on oath stated that he executed the instrument in such capacity for the uses and purposes mentioned in the instrument.

Notary Public - State of Oregon

STATE OF OREGON)
County of Klamath) ss.

I certify that I know or have satisfactory evidence that Amber Gomez, a vice president of Umpqua Bank, is the person who appeared before me and acknowledged that the company signed this instrument on January 10, 2024, and on oath stated that the company executed the instrument for the uses and purposes mentioned in the instrument.



Notary Public - State of Oregon