



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

Grantor(s): Joseph L. Bradley Sr. and Sarah Bradley
Grantee: Pacific Crest Federal Credit Union (Beneficiary)
Legal Description: See attached Exhibit A

Assessor's Property Tax Parcel or Account No.: 631686

On or about April 2, 2014, Grantor(s) executed and delivered to Grantee (also referred to as "Lender") a Deed of Trust encumbering the real property described above.

This Deed of Trust was recorded on April 2, 2014, at 11:37:59 am 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 \$136,560. Instrument #2014-002849.

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 is extended to June 30th, 2027.

CONTINUING VALIDITY. Except as modified above, the terms of the original Deed of Trust 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 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 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 27th of March, 2024.

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

GRANTOR(S): Joseph L. Bradley Sr. and Sarah Bradley **GRANTEE:** PACIFIC CREST FEDERAL CREDIT UNION

By: *Joseph L. Bradley Sr.*
Joseph L. Bradley Sr.
By: *Sarah Bradley*
Sarah Bradley

By: *Brooke Kiewer*
Brooke Kiewer, Commercial Lender

STATE OF OREGON)
) ss.
County of Klamath)

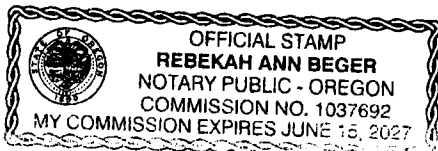
This record was acknowledged before me on March 27, 2024 by Joseph L. Bradley Sr. and Sarah Bradley.



Rebekah Ann Beger
Notary Public for Oregon
My Commission Expires: 6-15-27

STATE OF OREGON)
) ss.
County of Klamath)

This record was acknowledged before me on March 27, 2024 by Brooke Kiewer as Commercial Lender of Pacific Crest Federal Credit Union.



Rebekah Ann Beger
Notary Public for Oregon
My Commission Expires: 6-15-27

EXHIBIT "A"
LEGAL DESCRIPTION

Lots 10 and 11 in Block 203 of MILLS SECOND ADDITION to the City of Klamath Falls, County of Klamath, State of Oregon. SAVING AND EXCEPTING THEREFROM that portion conveyed to the State of Oregon by and through its State Highway Commission, by deed dated November 1, 1943, recorded November 10, 1943 in Volume 159, page 542, Deed Records of Klamath County, Oregon.

ALSO Lot 9, Block 203 MILLS SECOND ADDITION to the City of Klamath Falls, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon, LESS portion theretofore conveyed to State of Oregon for highway purposes.

AND LESS a portion of Lot 9, Block 203, reserved for an alley right of way, more particularly described as follows:

Commencing at the intersection of the Northeasterly right of way line of South 6th Street, as conveyed to the State of Oregon in 1946, and the Northerly line of said Lot 9; thence South 89° 51' 21" East 4.36 feet to the True Point of Beginning; thence along the said Northerly line of Lot 9, South 89° 51' 21" East 49.35 feet; thence South 33° 19' 56" West, 27.01 feet; thence North 56° 40' 04" West, 41.30 feet to the point of beginning.

AND LESS a portion of Lot 9, Block 203, reserved for street right of way, more particularly described as follows:

A parcel of land situated in the SW1/4 SE1/4 of Section 33, Township 38 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon, being a portion of Lot 9, Block 203 of MILLS SECOND ADDITION to the City of Klamath Falls as recorded at the Klamath County Clerks office, being more particularly described as follows:

Beginning at the intersection of the Northeasterly right of way line of South 6th Street, as conveyed to the State of Oregon in 1946, and the Northerly line of said Lot 9; thence South 89° 51' 21" East 4.36 feet; thence leaving said Northerly line, South 56° 40' 04" East, 105.96 feet to the Easterly line of said Lot 9; thence along said Easterly line, South 00° 06' 37" West, 6.79 feet to said Northeasterly right of way line; thence along said Northeasterly right of way line, North 55° 00' 03" West, 113.38 feet to the point of beginning.