

**RECORDATION REQUESTED BY:**

Plumas Bank  
Loan Servicing  
P.O. Box 210  
Quincy, CA 95971

**WHEN RECORDED MAIL TO:**

Plumas Bank  
Loan Servicing  
P.O. Box 210  
Quincy, CA 95971

**SEND TAX NOTICES TO:**

Melinda Cauvin  
Loren C. Walch *26800 Modoc Point Rd.*  
~~833 South Fork Little Butte Creek~~  
Chiloquin, OR 97624

**FOR RECORDER'S USE ONLY**

**MODIFICATION OF DEED OF TRUST**

THIS MODIFICATION OF DEED OF TRUST dated April 29, 2024, is made and executed between Melinda Cauvin, whose address is 8830 South Fork Little Butte Creek, Chiloquin, OR 97624 and Loren C. Walch, whose address is 26800 Modoc Point Road, Chiloquin, OR 97624, Not as Tenants in Common but with full rights of Survivorship ("Grantor") and PLUMAS BANK, whose address is KLAMATH FALLS - COMMERCIAL LOAN OFFICE, 107 SOUTH 7TH STREET, KLAMATH FALLS, OR 97603 ("Lender").

**DEED OF TRUST.** Lender and Grantor have entered into a Deed of Trust dated December 15, 2017 (the "Deed of Trust") which has been recorded in Klamath County, State of Oregon, as follows:

Recorded December 28, 2017 as Instrument Number 2017-014730 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:

See Exhibit "A", which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 26800 Modoc Point Road, Chiloquin, OR 97624. The Real Property tax identification number is 36S-7A-E-08, Tax Lot 100; 36S-7A-E-05, Tax Lot 700; 36S-7A-E-09, Tax Lot 600.

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

**CHANGE IN THE TERM OF THE NOTE:**

The term of the Note commences December 15, 2017 and ends on March 10, 2027.

**RE-STATE CROSS DEFAULT PROVISION:**

**CROSS DEFAULT.** In addition to the Events of Default described herein, should Borrower be in default for any reason on any obligations of Borrower to Lender, including without limitation Loan 516700293, such default shall constitute a default entitling Lender to the remedies set forth herein and as provided by law, in addition to Lender's rights to recourse to any collateral securing the Note and/or Indebtedness.

**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

**MODIFICATION OF DEED OF TRUST  
(Continued)**

Loan No: 516700304

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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 endorsers 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.

**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 APRIL 29, 2024.**

**GRANTOR:**

X Melinda Cain  
Melinda Cauvin

X Loren C. Walch  
Loren C. Walch

**LENDER:**

**PLUMAS BANK**

X Authorized Officer

MODIFICATION OF DEED OF TRUST  
(Continued)

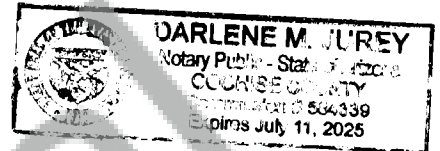
Loan No: 516700304

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Arizona  
COUNTY OF Cochise

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) SS  
)



On this day before me, the undersigned Notary Public, personally appeared **Melinda Cauvin and Loren C. Walch**, 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 May, 2024.

By [Signature] Residing at 363 N. 1st Street Benson AZ 85602

Notary Public in and for the State of Arizona My commission expires 7.11.2025

LENDER ACKNOWLEDGMENT

STATE OF Oregon  
COUNTY OF Klamath



On this 17th day of May, 2024, before me, the undersigned Notary Public, personally appeared John Paul and known to me to be the Vice President authorized agent for **PLUMAS BANK** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **PLUMAS BANK**, duly authorized by **PLUMAS BANK** 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 **PLUMAS BANK**.

By [Signature]  
Notary Public in and for the State of Oregon

Residing at Klamath Falls OR  
My commission expires 11/21/24