

RECORDATION REQUESTED BY:

Summit Bank
Eugene Office
96 East Broadway
Eugene, OR 97401

WHEN RECORDED MAIL TO:

Summit Bank
96 East Broadway
Eugene, OR 97401

SEND TAX NOTICES TO:

Troy S. Nelson
85675 Glenada Road
Florence, OR 97439

AMERITITLE has recorded this instrument by request
as an accommodation and has not examined it
for regularity and sufficiency or as to its effect upon the
title to any real property that may be described therein.

FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST dated October 9, 2024, is made and executed between Troy S. Nelson, whose address is 85675 Glenada Road, Florence, OR 97439 ("Grantor") and Summit Bank, whose address is Eugene Office, 96 East Broadway, Eugene, OR 97401 ("Lender").

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated June 11, 2019 (the "Deed of Trust") which has been recorded in Klamath County, State of Oregon, as follows:

Originally Recorded June 13, 2019, Recording No. 2019-006675, Official Records of Klamath County, Klamath County, State of Oregon, as may have been modified or amended.

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

Lot 12 in Block 4, Tract 1069, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

The Real Property or its address is commonly known as 11406 Zeb Court, Crescent, OR 97733.

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

The maturity date is extended from June 11, 2024 to June 11, 2034.

CREDIT AGREEMENT. The words "Credit Agreement" now means the Credit Agreement and Disclosure dated October 9, 2024 in the original principal amount of \$264,000.00 from Troy S. Nelson to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of and substitutions for the note or credit agreement. This Credit Agreement and Disclosure is given in substitution for the Credit Agreement and Disclosure dated June 11, 2019 in the original principal amount of \$264,000.00.

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 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

MODIFICATION OF DEED OF TRUST
(Continued)

Page 2

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 OCTOBER 9, 2024.

GRANTOR:

X Troy S. Nelson
Troy S. Nelson

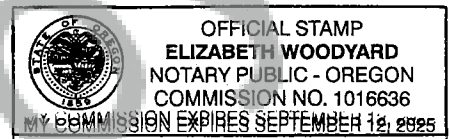
LENDER:

SUMMIT BANK

X Thomas [Signature]
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Oregon)
) SS
COUNTY OF Lane)



On this day before me, the undersigned Notary Public, personally appeared **Troy S. Nelson**, to me known to be the individual described in and who executed the Modification of Deed of Trust, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 9 day of October, 2024.

By [Signature]

Residing at Florence

Notary Public in and for the State of Oregon

My commission expires 9/12/25

MODIFICATION OF DEED OF TRUST
(Continued)

Page 3

LENDER ACKNOWLEDGMENT

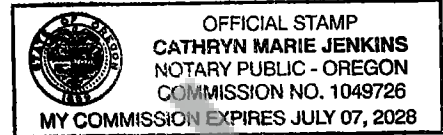
STATE OF Oregon

)

COUNTY OF Lane

) SS

)



On this 10th day of October, 20 24, before me, the undersigned Notary Public, personally appeared Thomas Ball and known to me to be the VP, authorized agent for **Summit Bank** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Summit Bank**, duly authorized by **Summit 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 **Summit Bank**.

By [Signature]

Residing at 96 E Broadway Eugene OR 97401

Notary Public in and for the State of Oregon

My commission expires July 7, 2028