

**2024-010588**

**Klamath County, Oregon**

12/06/2024 02:20:02 PM

Fee: \$97.00

Requested by and Return to:

**Banner Bank**

**Attn: Custom Draws/Lori Bessey**

**10 S 1<sup>st</sup> Ave**

**Walla Walla, WA 99362**

Loan Number: **18108947**

MERS # 100167900010439378

MERS # (888) 679-6977

### **DEED OF TRUST MODIFICATION AGREEMENT**

This Loan Modification Agreement (the "Agreement"), made this **November 13, 2024**, between **PAUL T INGLEDUEW AND DEBRA J INGLEDUEW, AS TENANTS BY THE ENTIRETY, AS TO A 50% INTEREST AND ERIKA M BOUTWELL AND BRYAN W BOUTWELL, AS TENANTS BY THE ENTIRETY, AS TO A 50% INTEREST** (the "Borrowers") and **Banner Bank** (Lender), and **Mortgage Electronic Registration Systems, Inc.**, (Mortgagee), amends and supplements that certain Deed of Trust dated **July 29, 2023** and granted or assigned to **Mortgage Electronic Registration Systems, Inc.**, as mortgagee of record (solely as nominee for Lender's successors and assigns), P.O. Box 2026, Flint Michigan 48501-2026 and recorded on **August 1, 2023**, as Document No. **2023-006523**, in Book **n/a**, at page **n/a**, in the Official Records of the County of **Klamath**, State of **Oregon** (the "Security Instrument"), and covering the real property commonly known as follows:

**NHN Kestrel Rd, Klamath Falls, OR 97601**

**Abbreviated Legal: LOT 241, RUNNING Y RESORT, PHASE 3, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON**  
**Assessor's Tax Parcel ID #: 882686**

In Consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

- Modify the Maturity date from **August 1, 2054** to **November 1, 2054**.
- The Loan Amount is **\$320,000.00**.
- This property is better known as:  
**10530 Kestrel Rd, Klamath Falls, OR 97601**

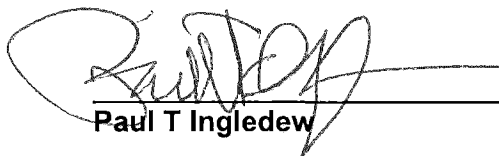
The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

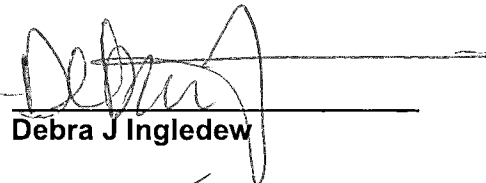
Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and Banner Bank shall be bound by, and comply with all the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain in full force and effect and shall continue to be a first lien on the above-described property. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.

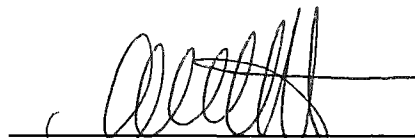
**BANNER BANK**

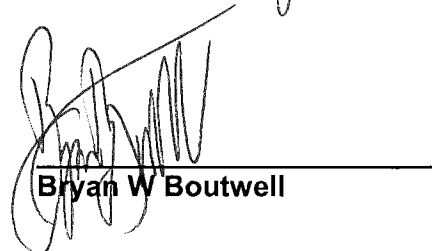
  
Glenda J Montgomery  
Vice President, Banner Bank

  
Glenda J Montgomery  
Assistant Secretary of  
Mortgage Electronic Registration Systems, Inc.

  
Paul T Ingledew

  
Debra J Ingledew

  
Erika M Boutwell

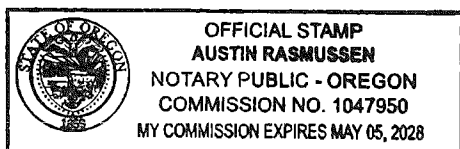
  
Bryan W Boutwell

ALL SIGNATURES MUST BE ACKNOWLEDGED

State of Oregon

County of Jackson

BEFORE ME, the undersigned, a notary Public in and for said County and State, on this day 27, of this month Nov., of this year 2024, personally appeared **Paul T Ingledew and Debra J Ingledew**, and proved to me to be the persons whose names are subscribed to the foregoing instrument, and acknowledged to me that they executed the same for the purposes and consideration therein expressed.



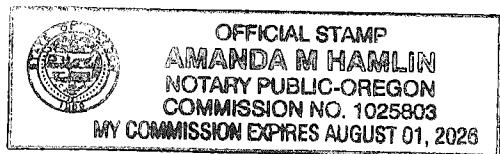
[Signature]  
Notary Public

Expires:  
Month MAY, Date 05, Year 2028

State of Oregon

County of Jackson

BEFORE ME, the undersigned, a notary Public in and for said County and State, on this day 26, of this month Nov, of this year 2024, personally appeared **Erika M Boutwell and Bryan W Boutwell**, and proved to me to be the persons whose names are subscribed to the foregoing instrument, and acknowledged to me that they executed the same for the purposes and consideration therein expressed.



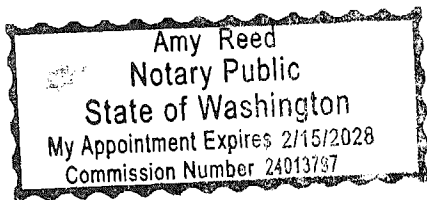
[Signature]  
Notary Public

Expires:  
Month Aug, Date 01, Year 2026

State of: Washington  
County of: Walla Walla

On this day 2nd, of this month December, of this year 2024, before  
me, Amy Reed, Notary Public, appeared Glenda  
J Montgomery, personally known to me to be the **Vice President** of **Banner**  
**Bank & Assistant Secretary of Mortgage Electronic Registration Systems, Inc.**, the  
corporation that executed the foregoing instrument and acknowledged the said instrument to be  
the free and voluntary act and deed of such corporation for the uses and purposes therein and on  
oath that she is authorized to execute the said instrument.

WITNESS my hand and official seal.



Amy Reed  
Notary Public

Expires:  
Month 2, Date 19, Year 2028