

First American Title 4233134 Accom

2025-000840

Klamath County, Oregon

02/07/2025 10:54:01 AM

Fee: \$102.00

**RETURN ADDRESS:**

Banner Bank  
Spokane Loan Operations  
110 S. Ferrall Street  
Spokane, WA 99202

**MODIFICATION OF DEED OF TRUST**

Reference # (if applicable): \_\_\_\_\_

Additional on page \_\_\_\_\_

Grantor(s):

1. Munter, John G
2. Munter, Angela D

Grantee(s)

1. Banner Bank

Legal Description: Parcel 1, Sec 19, Twn 35S, R7E WA

Additional on page \_\_\_\_\_

Assessor's Tax Parcel ID#: Code No 118 Map & Tax Lot No 3507-01900-00901 Property ID No 874413; Property ID 875140 (Affects Mobile Home X149240)

**THIS MODIFICATION OF DEED OF TRUST dated January 21, 2025, is made and executed between John G Munter and Angela D Munter, as tenants by the entirety ("Grantor") and Banner Bank, whose address is Spokane - Hastings Branch, 506 East Hastings Road, Spokane, WA 99218 ("Lender").**

This instrument filed for record as an accommodation only. It has not been examined as to it's effect upon the title.  
First American Title Co.

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

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**DEED OF TRUST.** Lender and Grantor have entered into a Deed of Trust dated December 13, 2021 (the "Deed of Trust") which has been recorded in Klamath County, State of Oregon, as follows:

Recorded on January 12, 2022 in Klamath County, State of Oregon under Auditor's File No. 2022-000428.

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

PARCEL 1 OF MINOR LAND PARTITION NO. 14-89 FILED JANUARY 17, 1990, BEING A PORTION OF THE SE1/4 SE1/4 OF SECTION 19, TOWNSHIP 35 SOUTH, RANGE 7 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON.

The Real Property or its address is commonly known as 32323 Modoc Point Road, Chiloquin, OR 97624. The Real Property tax identification number is Code No 118 Map & Tax Lot No 3507-01900-00901 Property ID No 874413; Property ID 875140 (Affects Mobile Home X149240).

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

Increase Principal to \$50,000.00.

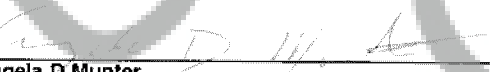
The definition of "Note" is revised to read as follows: "The word "Note" means the promissory note dated December 13, 2021, in the original principal amount of \$20,000.00 from Grantor to Lender, and its substitution promissory note dated January 21, 2025, in the original principal amount of \$50,000.00 also from Grantor to Lender, together with all renewals of, extensions of, modifications of, refinancing of, consolidations of, and substitutions for the promissory note or agreement."

**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 endorers 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 JANUARY 21, 2025.**

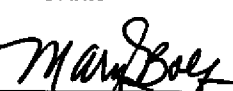
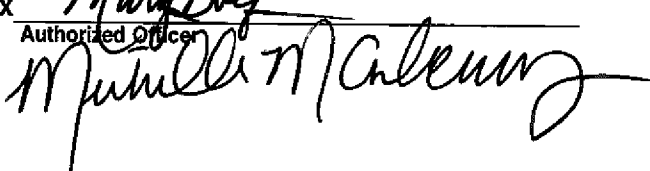
**GRANTOR:**

x   
John G. Munter

x   
Angela D. Munter

**LENDER:**

**BANNER BANK**

x   
Authorized Officer  


MODIFICATION OF DEED OF TRUST  
(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Oregon

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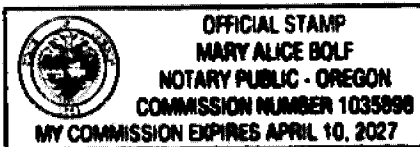
) SS

COUNTY OF Jackson

)

This record was acknowledged before me on January 27, 2025 by John G. Munter.

Mary Alice Bolf  
(Signature of notary public)



Notary  
(Title of office)

My commission expires:

4-10-2027  
(date)

MODIFICATION OF DEED OF TRUST  
(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Oregon

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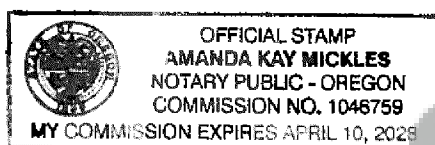
) SS

COUNTY OF Morrow

)

This record was acknowledged before me on January 29, 2025 by Angela D Munter.

Amanda Kay Mickles  
(Signature of notary public)



City Clerk  
(Title of office)

My commission expires:

April 10, 2028  
(date)

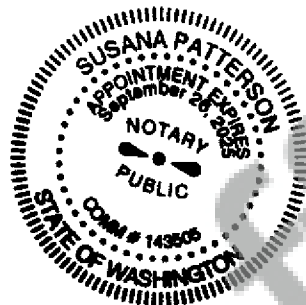
MODIFICATION OF DEED OF TRUST  
(Continued)

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LENDER ACKNOWLEDGMENT

STATE OF WASHINGTON )  
 ) SS  
COUNTY OF SPOKANE )

This record was acknowledged before me on JAN 31, 2025 by Michelle  
Gruschberg as Branch Manager of Banner Bank.



(Signature of notary public)

(Title of office)

My commission expires:

(date)