

2025-005252

Klamath County, Oregon

06/26/2025 11:31:01 AM

Fee: \$97.00

Requested by and Return to:
Banner Bank
Attn: Custom Draws/Lori Bessey
10 S 1st Ave
Walla Walla, WA 99362

Loan Number: **18115514**
MERS # 100167900010508800
MERS # (888) 679-6977

DEED OF TRUST MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made this **May 21, 2025**, between **GREGORY ALAN YAMADA AND WENDY CHRISTINE YAMADA, AS TENANTS BY THE ENTIRETY** (the "Borrowers") and **Banner Bank** (Lender), and **Mortgage Electronic Registration Systems, Inc.**, (Mortgagee), amends and supplements that certain Deed of Trust dated **April 25, 2024** 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 **April 29, 2024**, as Document No. **2024-003274**, 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:

18741 Clear Spring Way, Crescent Lake, OR 97733

Abbreviated Legal: LOT 40 IN BLOCK 3 OF TRACT 1119, LEISURE WOODS, UNIT 2, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK, KLAMATH COUNTY, OREGON.
Assessor's Tax Parcel ID #: 10179


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 **May 1, 2055** to **June 1, 2055**.
- The Loan Amount is **\$399,955.00**.

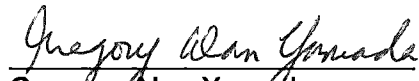
The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

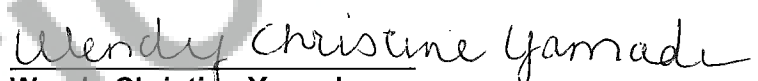
Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and Banner Bank shall be bound by, and comply with all the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain in full force 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.

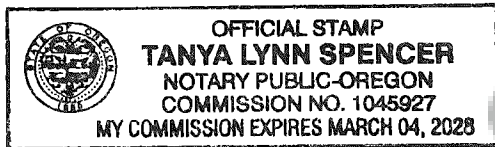

Gregory Alan Yamada


Wendy Christine Yamada

ALL SIGNATURES MUST BE ACKNOWLEDGED

State of Oregon
County of Lane

BEFORE ME, the undersigned, a notary Public in and for said County and State, on this day 11th, of this month June, of this year 2025, personally appeared Gregory Alan Yamada and Wendy Christine Yamada, 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.



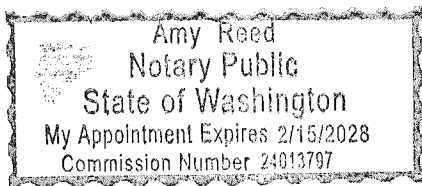
Tanya Spencer
Notary Public

Expires:
Month 03, Date 04, Year 2028

State of: Washington
County of: Walla Walla

On this day 23, of this month June, of this year 2025, 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 15, Year 2028