1396-2177 MITC Vol. <u>m90</u> Page 16366 18923 LINE OF CREDIT MORTGAGE MODIFICATION OF DEED OF TRUST AND ADVANCELINE AGREEMENT DATED 8-13-90 , 19\_\_\_\_\_ BETWEEN: First Interstate Bank of Oregon, N.A. ("Lender") whose address 2809 So. 6th St Klamath Falls, 01. 9/603 ("Borrower") whose address is

AND:Mark W. Miller and Shelley L Miller 11220 Whitegoose Lane, Keno, Or. 9762

**RECITALS:** 

Borrower and Lender are parties to a 03-09-90 \_ AdvanceLine Agreement ("Agreement"). . 19 \_\_\_\_ Indebtedness owing by Borrower to Lender pursuant to the Agreement is secured by a March 9 Deed of Trust ("Trust Deed") executed by Borrower as Grantor in favor of Lender as Beneficiary and conveying 19\_90 to the Trustee named therein the following described real property in <u>Klamath</u> County, Oregon:

The Trust Deed was recorded 03-14-90 , 19 90 in Klamath	County,
Oregon Mortgage Records as Page 4755 of Reel/Book (strike one) M-90	•

The credit limit under Agreement is \$ 11,000.00 and Borrower has asked Lender to increase it ,000.00

- Lender is agreeable to the increase provided:
- (i) the Trust Deed secures the increased credit limit: and
- (ii) If the corresponding Annual Percentage Rate provided in the Agreement is not the corresponding Annual Percentage Rate currently applicable to Borrowers increased credit limit, the corresponding Annual Percentage Rate provided in the Agreement is changed to the current corresponding Annual Percentage Rate.

## AGREEMENT:

2.

- Agreement is amended to provide for a  $\frac{15,000.00}{100}$ credit limit. 1.
  - Trust Deed is amended by:
- (i) Changing the language of (b) of the "LINE OF CREDIT MORTGAGE" paragraph to read: "The maximum amount to be advanced pursuant to this credit agreement is \$ 15,000.00 ... and
  - (ii) Changing the credit limit amount in the "Credit Agreement" paragraph to \$15,000.00
- The Agreement is amended to provide that your corresponding Annual Percentage Rate for each day of З. 03.00\_% above the Prime Rate in the Wall Struet Journal "Money Rates" table ("Index") which any billing cycle is\_ was in effect on the first day of the preceding calendar month. When a range of rates has been published, the Index is the highest rate.
  - Your corresponding Annual Percentage Rate is as provided in the Agreement.
  - Borrower will be paying upon signing this modification the following fees: \$
    - Modification Fee FINANCE CHARGE
    - Modification recording fees

Except as herein modified in the manner and on the terms and conditions hereinabove stated, the 5. Agreement and Trust Deed shall be and remain in full force and effect, with all the terms and conditions of which Borrower does agree to comply in the same manner and to the same extent as though the provisions thereof were in all respects incorporated herein and made a part of this Agreement.

\$\_\_\_8.00

By signing below Borrower is agreeing to this modification and acknowledging that Borrower has received 6. a copy of it.

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