

LINE OF CREDIT MORTGAGE

MODIFICATION OF DEED OF TRUST AND ADVANCELINE AGREEMENT

DATED September 6, 19 90BETWEEN: First Interstate Bank of Oregon, N.A. ("Lender") whose address is
601 Main St., Klamath Falls, OR 97601AND: Gary L. Rose and Denise L. Rose ("Borrower") whose address is
1119 Maple St., Klamath Falls, OR 97601

RECITALS:

Borrower and Lender are parties to a July 11, 19 90 AdvanceLine Agreement ("Agreement").
 Indebtedness owing by Borrower to Lender pursuant to the Agreement is secured by a July 11,
 19 90 Deed of Trust ("Trust Deed") executed by Borrower as Grantor in favor of Lender as Beneficiary and conveying
 to the Trustee named therein the following described real property in Klamath County, Oregon:
 LMN 47128 18454 001 Por Lot 3 All Lot 2 Block 1 West Hills Homes.

The Trust Deed was recorded July 13, 19 90 in Klamath County,
 Oregon Mortgage Records as Page 13917 of Reel/Book (strike one) M90.

The credit limit under Agreement is \$ 10,000.00 and Borrower has asked Lender to increase it
 to \$ 12,000.00.

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 Borrower's increased credit limit, the corresponding Annual
 Percentage Rate provided in the Agreement is changed to the current corresponding Annual Percentage Rate.

AGREEMENT:

1. Agreement is amended to provide for a \$ 12,000.00 credit limit.
2. 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 \$ _____." and
 - (ii) Changing the credit limit amount in the "Credit Agreement" paragraph to \$ _____.
3. ☐ The Agreement is amended to provide that your corresponding Annual Percentage Rate for each day of any billing cycle is _____ % above the Prime Rate in the Wall Street Journal "Money Rates" table ("Index") which 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.
4. ☒ 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** \$ 25.00
 Modification recording fees \$ 8.00
5. Except as herein modified in the manner and on the terms and conditions hereinabove stated, the 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.
6. By signing below Borrower is agreeing to this modification and acknowledging that Borrower has received a copy of it.

Please Return to:

First Interstate Bank
 PO Box 608
 K.F. OR 97601

FIRST INTERSTATE BANK OF OREGON, N.A.

By W.W. Keeney
 TITLE W.W. Keeney, Commercial Loan Officer

Gary L. Rose
 BORROWER Gary L. Rose
Denise L. Rose
 BORROWER Denise L. Rose

State of Oregon)
) ss:

County of Klamath)

The foregoing instrument was acknowledged before me this 6th day of September
 19 90, by W.W. Keeney, Commercial Loan Officer
 of FIRST INTERSTATE BANK OF OREGON, N.A., a national banking association, on behalf of this association.

State of Oregon)
) ss:

County of Klamath)

The foregoing instrument was acknowledged before me this 6th day of September
 19 90, by Gary L. Rose and Denise L. Rose

[illegible]

FEE \$13.00

Evelyn Biehn County Clerk
By Pauline Miller