

LINE OF CREDIT MORTGAGE
MODIFICATION OF DEED OF TRUST AND ADVANCELINE
VARIABLE RATE LINE OF CREDIT AGREEMENT

DATED August 21, 19 91

BETWEEN: First Interstate Bank of Oregon, N.A. ("Bank") whose address is
601 Main St., Klamath Falls, OR 97601

AND: Marvin W. Edwards and Linda D. Edwards ("Borrower") whose address is
6708 Eberlein, Klamath Falls, OR 97603

RECITALS:

Borrower and Bank are parties to a July 13, 19 87 AdvanceLine Variable Rate Line of Credit Agreement ("Agreement").

Indebtedness owing by Borrower to Bank pursuant to the Agreement is secured by a July 13, 19 87 Deed of Trust ("Trust Deed") executed by Borrower as Grantor in favor of Bank as Beneficiary and conveying to the Trustee named therein the following described real property in Klamath County, Oregon:

Moyina 3rd addition lot 21 block 5 to the City of Klamath Falls according to the Klamath County Clerk

The Trust Deed was recorded July 17, 19 87 in Klamath County, Oregon Mortgage Records as Page 12758 of Book (strike one) M87

The credit limit under Agreement is \$ 5,000.00 and Borrower has asked Bank to increase it to \$ 10,000.00.

Bank 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 type of account, 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 \$ 10,000.00 credit limit.
2. Trust Deed is amended by increasing to \$ 10,000.00 the principal amount of indebtedness incurred pursuant to the Agreement that Trust Deed secures.
3. If the Trust Deed does not already have the words "LINE OF CREDIT MORTGAGE" at the top, the Trust Deed is amended by adding "LINE OF CREDIT MORTGAGE" at the top.
4. ☐ The Agreement is amended to provide that your corresponding Annual Percentage Rate for each day of any billing cycle is % above the Bank's Prime Rate which was in effect on the first day of the preceding calendar month.
5. ☒ Your corresponding Annual Percentage Rate is as provided in the Agreement.
6. Borrower will be paying upon signing this modification the following fees:
Modification Fee FINANCE CHARGE \$ 25.00
Modification recording fees \$ 8.00
7. 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.
8. By signing below Borrower is agreeing to this modification and acknowledging that Borrower has received a copy of it.

MOUNTAIN TITLE COMPANY, has recorded this instrument by request as an accommodation only, and has not examined it for its validity and sufficiency or as to its effect upon the title to any real property that may be described therein.

FIRST INTERSTATE BANK OF OREGON, N.A.

By [Signature]
TITLE: Assistant Vice President

[Signature]
BORROWER
[Signature]
BORROWER

State of Oregon)
) ss:
County of Klamath)

The foregoing instrument was acknowledged before me this 21 day of August 19 91, by Craig Klug, Assistant Vice President of FIRST INTERSTATE BANK OF OREGON, N.A., a national banking association, on behalf of this association.

[Signature]
NOTARY PUBLIC FOR THE STATE OF OREGON
MY COMMISSION EXPIRES 11-4-93

State of Oregon)
) ss:
County of Klamath)

The foregoing instrument was acknowledged before me this 21 day of August 19 91, by Marvin W. Edwards and Linda D. Edwards

[Signature]
NOTARY PUBLIC FOR THE STATE OF OREGON
MY COMMISSION EXPIRES 11-4-93

28001

16686

16686

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Mountain Title Co. the 21st day
of Aug. A.D., 19 91 at 2:14 o'clock PM., and duly recorded in Vol. M91
of Mortgages on Page 16685.
Evelyn Biehn County Clerk
By Pauline M. Mendenhall

FEE \$13.00

Return: MTC