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MTC 1398-5830

LINE OF CREDIT MORTGAGE

Vol 92 Page 5339

MODIFICATION OF DEED OF TRUST AND ADVANCELINE

VARIABLE RATE LINE OF CREDIT AGREEMENT

DATED Mar. 9, 19 92BETWEEN: First Interstate Bank of Oregon, N.A. ("Bank") whose address is 2809 South 6th St.
Klamath Falls, Or. 97603AND: Roger W. and Ellen L. Tobias ("Borrower") whose address is
2927 Bisbee Klamath Falls, Or. 97603

RECITALS:

Borrower and Bank are parties to a April 9, 19 87 AdvanceLine Variable Rate Line of Credit Agreement ("Agreement").Indebtedness owing by Borrower to Bank pursuant to the Agreement is secured by a April 9, 1987, 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:The Trust Deed was recorded April 10, 1987 in Klamath County, Oregon Mortgage Records as Page 6087 of Real Book (strike one) M87 Volume 1The credit limit under Agreement is \$ 5,000.00 and Borrower has asked Bank to increase it to \$ 10,000.00.

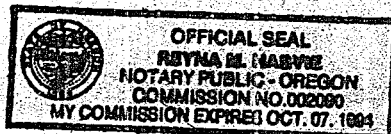
Bank is agreeable to the increase provided:

- (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.
5. Borrower will be paying upon signing this modification the following fees:
Modification Fee **FINANCE CHARGE** \$ 25.00
Modification recording fees \$ 10.00
6. 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.
7. By signing below Borrower is agreeing to this modification and acknowledging that Borrower has received a copy of it.

FIRST INTERSTATE BANK OF OREGON, N.A.

By [Signature]

TITLE

BORROWER

BORROWER

State of Oregon)

) ss:

County of KlamathThe foregoing instrument was acknowledged before me this 9th day of MARCH, 19 92, by Suzanne Bocchi

of FIRST INTERSTATE BANK OF OREGON, N.A., a national banking association, on behalf of this association.

NOTARY PUBLIC FOR THE STATE OF OREGON

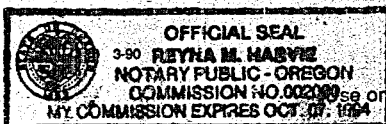
MY COMMISSION EXPIRES: 10-7-94

State of Oregon)

) ss:

County of KlamathThe foregoing instrument was acknowledged before me this 9th day of MARCH, 19 92, by Roger Tobias & Ellen L. Tobias

NOTARY PUBLIC FOR THE STATE OF OREGON

MY COMMISSION EXPIRES: 10-7-94

only for modification of AdvanceLine ALC-6 and ALC-8)

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MODIFICATION OF DEED OF TRUST AND ADVANCEMENT
VARIABLE RATE LINE OF CREDIT AGREEMENT
DATED Mar. 9
Klamath Falls, Or. 97603
BETWEEN First Interstate Bank of Oregon, N.A. (Bank), whose address is 3809 South 6th St.
AND Roger W. and Ellen L. Tobias
Klamath Falls, Or. 97603

(Borrower), whose address is 3339
Klamath Falls, Or. 97603

STATE OF OREGON: COUNTY OF KLAMATH: ss. the 16th day
Filed for record at request of Mountain Title Co. the 16th day
of March A.D., 1992 at 8:56 o'clock A.M., and duly recorded in Vol. M92
of Mortgages on Page 5339
By Evelyn Riehn County Clerk

FEE \$15.00
Return: MTC

1. The credit limit under Agreement is \$ 2,000.00 and Borrower has asked Bank to increase it to \$ 10,000.00.
2. Bank is agreeable to the increase provided:
(a) the Trust Deed secures the increased credit limit; and
(b) 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.
3. Agreement is amended to provide for a \$ 10,000.00 credit limit.
4. Trust Deed is amended by increasing to \$ 10,000.00 the principal amount of indebtedness incurred pursuant to the Agreement that Trust Deed secures.
5. If the Trust Deed does not already have the words "LINE OF CREDIT MORTGAGE" in the top, the Trust Deed is amended by adding "LINE OF CREDIT MORTGAGE" at the top.
6. The Agreement is amended to provide that your corresponding Annual Percentage Rate for each day of any billing cycle is:
a. above the Bank's Prime Rate which was in effect on the first day of the preceding calendar month.
7. Your corresponding Annual Percentage Rate as provided in the Agreement.
8. Borrower will be paying upon signing this modification the following fees:
Modification Fee FINANCE CHARGE \$ 25.00
9. Modification recorded less \$ 10.00.
10. Except as herein modified in the manner and on the terms and conditions hereinafter stated, the Agreement and Trust Deed shall be and remain in full force and effect with all the terms and conditions of which Borrower agrees 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.
11. By signing below Borrower is agreeing to this modification and acknowledging that Borrower has received a copy of it.

First Interstate Bank of Oregon, N.A.
By _____
Notary Public - Oregon
Commission Expires Oct. 01, 1994
State of Oregon
County of Klamath
The foregoing instrument was acknowledged before me this 16th day of March 1992, by Roger W. and Ellen L. Tobias of First Interstate Bank of Oregon, N.A., a national bank and association, on behalf of this association.
State of Oregon
County of Klamath
The foregoing instrument was acknowledged before me this 16th day of March 1992, by Roger W. and Ellen L. Tobias of First Interstate Bank of Oregon, N.A., a national bank and association, on behalf of this association.
Notary Public - Oregon
Commission Expires Oct. 01, 1994