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AMENDMENT TO DEED OF TRUST LINE OF CREDIT MORTGAGE

MTZ-28580

Date: OCTOBER 13, 1992

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WESLEY A MCKAIG AND NANCY C MCKAIG

("Grantor")

6320 MARYLAND AVE, KLAMATH FALLS OREGON

Address

US NATIONAL BANK OF OREGON

Beneficiary ("Lender")

PO BOX 279 BEAVERTON OR 97075

Address

US NATIONAL BANK OF WASHINGTON, N.A

("Trustee")

PO BOX 3347 PORTLAND OR 97208

Address

WESLEY A MCKAIG AND NANCY C MCKAIG

("Borrower")

This instrument amends a Deed of Trust, Line of Credit Mortgage dated OCTOBER 7, 1987, executed by Grantor in favor of Lender ("Deed of Trust"). The Deed of Trust was recorded on OCTOBER 13, 1987 as No. _____, Book M87, Page 18557, KLAMATH County, Oregon Records.

The Deed of Trust covers the following real property located in KLAMATH County, Oregon:

SEE ATTACHED EXHIBIT "A"

The Deed of Trust is hereby amended to state that:

- ☒ 1. The promissory note or credit agreement described in the Deed of Trust has been renewed, extended or modified one or more times, most recently by a renewal, amendment, extension, modification or revision note or agreement dated OCTOBER 13, 1992.
- ☐ Final payment on the note or credit agreement as renewed, extended or modified is due on _____.
- ☐ The term of the note or credit agreement as renewed, extended or modified is:
- ☐ no fixed term.
- ☐ changed to end on _____.
- ☒ the maximum principal amount to be advanced and outstanding at any one time under the note or credit agreement has been changed from \$ 20,000.00 to \$ 25,000.00.

☐ 2. (Specify)

Except as specifically changed previously or herein, all terms, conditions and obligations of the Deed of Trust remain in full force and effect, subject to no defenses, counterclaims, setoffs, or claims for recoupment of Grantor or Borrower.

Disclosures.

(a) Under Oregon law, most agreements, promises and commitments made by lenders after October 3, 1989, concerning loans and other credit extensions which are not for personal, family or household purposes or secured solely by the borrower's residence must be in writing, express consideration and be signed by the lender to be enforceable.

(b) Oral agreements or oral commitments to loan money, extend credit or forbear from enforcing repayment of a debt are not enforceable under Washington law.

Grantor and Borrower acknowledge receipt of a completed copy of this Amendment.

GRANTOR

By: Wesley A. McKaig

Title: _____

BORROWER (if different from Grantor)

By: _____

Title: _____

LENDER

By: _____

Title: _____

24045

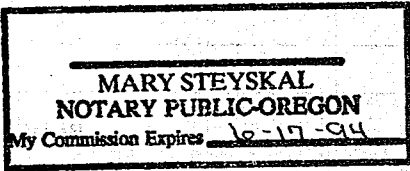
INDIVIDUAL ACKNOWLEDGMENT

STATE OF OREGON)
County of Klamath) ss.

OCTOBER 13, 1992

This instrument was acknowledged before me on the above date by
WESLEY A MCKAIG AND NANCY C MCKAIG

Before me:



Notary Public for Oregon
My commission expires: 10-17-94

PARTNERSHIP ACKNOWLEDGMENT

STATE OF OREGON)
County of _____) ss.

This instrument was acknowledged before me on the above date by

as _____ and _____
as _____ of _____

Before me:

Notary Public for Oregon
My commission expires: _____

CORPORATE ACKNOWLEDGMENT

STATE OF OREGON)
County of _____) ss.

This instrument was acknowledged before me on the above date by

as _____ and _____
as _____ of _____

Before me:

Notary Public for Oregon
My commission expires: _____

LENDER ACKNOWLEDGMENT

STATE OF OREGON)
County of _____) ss.

This instrument was acknowledged before me on the above date by

as _____ of _____

Before me:

Notary Public for Oregon
My commission expires: _____

After recording return to:

Attention:

EXHIBIT "A"
LEGAL DESCRIPTION

A parcel of land situate in the SE1/4 SW1/4, Section 1 Township 39 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon, more particularly described as follows:

Beginning at an iron pin on the Easterly right of way line of Patterson Street, as the same is presently located and constructed from which an iron pin marking the Northwest corner of the SE1/4 SW1/4 of Section 1, Township 39 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon, bears South 89 degrees 06' West 30 feet distant; thence South 0 degrees 54' East along the said Easterly right of way line of Patterson Street 1060 feet to an iron pin on the Southerly right of way line of Maryland Street; thence North 89 degrees 06' East along the said Southerly right of way line of Maryland Street 420 feet to an iron pin and the true point of beginning of this description; thence South 0 degrees 54' East 145.45 feet to an iron pin; thence North 87 degrees 54' East 100.02 feet; thence North 0 degrees 54' West 143.45 feet; thence South 89 degrees 06' West 100 feet, more or less, to the true point of beginning.

Wesley McKaig
Nancy C. McKaig

STATE OF OREGON,
County of Klamath ss.

Filed for record at request of:

Mountain Title Co
on this 14th day of Oct. A.D., 19 92
at 3:18 o'clock P M. and duly recorded
in Vol. M92 of Mortgages Page 24044
By Evelyn Biehn County Clerk
By Pauline Mueller Deputy.

Fee, \$20.00