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

LINE OF CREDIT INSTRUMENT
 MAXIMUM AMOUNT TO BE ADVANCED 11,500.00
 MATURITY DATE April 23, 1996
 MODIFICATION OF DEED OF TRUST AND ADVANCELINE AGREEMENT

Vol. 1192 Page 26833Dated November 9, 19 92

mtz 1396-6119
 BETWEEN: First Interstate Bank of Oregon, N.A. ("Lender") whose address is
601 Main Street/PO Box 608, Klamath Falls, OR 97601
 AND: Victor K. Murdock ("Borrower") whose address is
4709 Pepperwood Dr., Klamath Falls, OR 97603

RECITALS:

Borrower and Lender are parties to a April 23, 19 91 AdvanceLine Agreement ("Agreement").
 Indebtedness owing by Borrower to Lender pursuant to the Agreement is secured by a April 23, 19 91 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:
1st lot 14 block 4 Banyon Park

The Trust Deed was recorded April 25, 19 91 in Klamath County,
 Oregon Mortgage Records as Page M 91 Page of Book (strike one)
7591

The credit limit under Agreement is \$ 10,000.00 and Borrower has asked Lender to increase it to
 \$ 11,500.00.

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 \$ 11,500.00 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.
☒ 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	\$ <u>25.00</u>
Modification recording fees		\$ <u>15.00</u>
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 K. Linville
 Title K. Linville, Personal Banker
 Borrower Victor K. Murdock
 Borrower

State of Oregon)
) ss:

County of Klamath)
 The foregoing instrument was acknowledged before me this 9 day of November,
 19 92, by K. Linville, Personal Banker
 of First Interstate Bank of Oregon, N.A., a national banking association, on behalf of this association.

Diane J. Mitchell
 Notary Public for the State of Oregon
 My Commission Expires: 2-27-94

State of Oregon)
) ss:

County of Klamath)
 The foregoing instrument was acknowledged before me this 9 day of November,
 19 92, by Victor K. Murdock

Diane J. Mitchell
 Notary Public for the State of Oregon
 My Commission Expires: 2-27-94

ALC-33 4-92

(Use only for modification of LaserPro AdvanceLine documents)

Return: Mountain Title Co

2-27-94

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STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Mountain Title Co the 12th day
of Nov. A.D., 19 92 at 3:48 o'clock PM., and duly recorded in Vol. M92,
of Mortgages on Page 26893.

Evelyn Biehn County Clerk

FEE \$15.00

By Carline Muilendorp