

54700

LINE OF CREDIT INSTRUMENT

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

56113

MAXIMUM AMOUNT TO BE ADVANCED \$6500.00  
MATURITY DATE 12-1-97

MTZ 1396-6162  
1396-6133  
MODIFICATION  
DATED December 1, 1992

BETWEEN: First Interstate Bank of Oregon, N.A. ("Lender") whose address is 2809, South Sixth Street, Klamath Falls, OR 97603

AND: Steven N Wilcox and Toni L. Wilcox ("Borrower")  
whose address is 3943 Clinton Ave, Klamath Falls, OR 97603

RECITALS:

Borrower and Lender are parties to a May 7, 1992, 1992 AdvanceLine Agreement ("Agreement").

Indebtedness owing by Borrower to Lender pursuant to the Agreement is secured by a May 7, 1992 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:

Lot 28, Landis Park

The Trust Deed was recorded May 14, 1992 in Klamath County, Oregon Mortgage Records as Page 10543 of ~~Reel/Book~~ (strike one) M92.

\*\*\*\*Re-recorded on Dec. 3, 1992, Vol. M92, Page 28621

The credit limit under Agreement is \$ 5000.00 and Borrower has asked Lender to increase it to \$ 6500.00.

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 \$ 6500.00 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 \$ 6500.00." and
  - (ii) Changing the credit limit amount in the "Credit Agreement" paragraph to \$ 6500.00.
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.
4. Borrower will be paying upon signing this modification the following fees:
 

Modification Fee FINANCE CHARGE	\$ <u>0</u>
Modification recording fees	\$ <u>10.00</u>
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.

