

65576

LINE OF CREDIT INSTRUMENT

MAXIMUM AMOUNT TO BE ADVANCED 6,000.00
MATURITY DATE July 6, 1995MODIFICATION
DATED July 26, 19 93BETWEEN: First Interstate Bank of Oregon, N.A. ("Lender") whose address is _____
2809 So. 6th St. Klamath Falls, Or. 97603
AND: Herman J. Gumbert and Lois M. Gumbert ("Borrower")
whose address is 4021 Kelly Dr Klamath Falls, Or 97603

RECITALS:

Borrower and Lender are parties to a July 6, 19 90 AdvanceLine Agreement ("Agreement").Indebtedness owing by Borrower to Lender pursuant to the Agreement is secured by a July 6, 19 90 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 4, Block 1, Kelene Gardens

The Trust Deed was recorded July 13, 1990 in Klamath County, Oregon Mortgage Records as Page 13913 of ~~Deed~~/Book (strike one) M90.The credit limit under Agreement is \$ 5,000.00 and Borrower has asked Lender to increase it to \$ 6,000.00.

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 \$ 6,000.00 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 \$ 6,000." and
 - (ii) Changing the credit limit amount in the "Credit Agreement" paragraph to \$ 6,000.
3. 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 \$ 25.00.
Modification recording fees \$ 15.00.

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.

WHEN RECORDED MAIL TO:
First Interstate Bank of Oregon, N.A.
PO Box 3385
Portland, OR 97208

6. 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

Title:

Gudrun Stroud
Manager
Herman J. Gumbert
 Borrower

Lois M. Gumbert
 Borrower

BANK ACKNOWLEDGEMENT

State of Oregon)

County of KLAMATH)

)ss.

The foregoing instrument was acknowledged before me this 26th day of July, 19 93, by Gudrun Stroud of FIRST INTERSTATE BANK OF OREGON, N.A., a national banking association, on behalf of the association.



Reyna M. Harvie
 NOTARY PUBLIC FOR THE STATE OF OREGON
 MY COMMISSION EXPIRES: 10-07-94

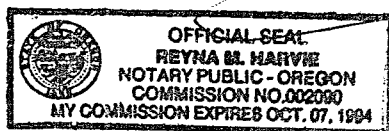
INDIVIDUAL ACKNOWLEDGEMENT

State of Oregon)

County of KLAMATH)

)ss.

The foregoing instrument was acknowledged before me this 26th day of July, 19 93, by Herman And Lois M. Gumbert



Reyna M. Harvie
 NOTARY PUBLIC FOR THE STATE OF OREGON
 MY COMMISSION EXPIRES: 10-07-94

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Mountain Title co the 3rd day of Aug. A.D., 19 93 at 9:00 o'clock A M., and duly recorded in Vol. M93 of Mortgages on Page 19039.

FEE \$15.00

Evelyn Biehn County Clerk

By

Reyna M. Harvie

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY