

MAXIMUM AMOUNT TO BE ADVANCED \$15,000.00  
 MATURITY DATE 5-3-1997

MODIFICATION  
 DATED August 18, 19 93

BETWEEN: First Interstate Bank of Oregon, N.A. ("Lender") whose address is \_\_\_\_\_  
 206 E. Front St. - P.O. Box 428 Merrill, OR. 97633  
 AND: Christine J. Johnson and Arnold R. Johnson ("Borrower")  
 whose address is Rt. 2, Box 335-J Bonanza, OR. 97623

## RECITALS:

Borrower and Lender are parties to a June 3, 19 92 AdvanceLine Agreement ("Agreement").

Indebtedness owing by Borrower to Lender pursuant to the Agreement is secured by  
 a June 3, 19 92 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 50, Block 36, KLAMATH FALLS FOREST ESTATES, HIGHWAY 66 unit, plat no. 2

The Trust Deed was recorded June 4, 19 92 in Klamath County, Oregon  
 Mortgage Records as Page 120630 of Reel/Book (strike one) Vol M92.

The credit limit under Agreement is \$ 10,000.00 and Borrower has asked Lender to  
 increase it to \$ 15,000.00.

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 \$ 15,000.00 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 \$ 15,000.00." and
  - (ii) Changing the credit limit amount in the "Credit Agreement" paragraph to \$ 15,000.00.
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	\$ <u>25.00</u>
Modification recording fees		\$ <u>15.00</u>
Flood Hazard Determination Fee		\$ <u>-0-</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.

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 *S. Bauck*  
Title: BRANCH SERVICE MANAGER

*Christine I. Johnson*  
Borrower

*Arnold Ross Johnson*  
Borrower

### BANK ACKNOWLEDGEMENT

State of Oregon )  
County of Klamath ) ss.

The foregoing instrument was acknowledged before me this 18 day of August, 19 93, by S. Bauck of FIRST INTERSTATE BANK OF OREGON, N.A., a national banking association, on behalf of the association.

*Sharon L. Green*  
NOTARY PUBLIC FOR THE STATE OF OREGON  
MY COMMISSION EXPIRES: 10/11/93

### INDIVIDUAL ACKNOWLEDGEMENT

State of Oregon )  
County of Klamath ) ss.

The foregoing instrument was acknowledged before me this 18 day of August, 19 93, by Christine I. Johnson & Arnold Ross Johnson.

*Sharon L. Green*  
NOTARY PUBLIC FOR THE STATE OF OREGON  
MY COMMISSION EXPIRES: 10/11/93

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Mountain Title Co the 20th day of Aug. A.D., 19 93 at 1:44 o'clock P.M., and duly recorded in Vol. M93 of Mortgages on Page 20914.

Evelyn Biehn County Clerk  
By *Sharon L. Green*

FEE \$15.00

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY