

MTC 1396-7101

## LINE OF CREDIT INSTRUMENT

Vol. m 94 Page 20784

83781

MAXIMUM AMOUNT TO BE ADVANCED 6,200.00MATURITY DATE October 25, 1996

## MODIFICATION

DATED June 30, 1994

BETWEEN: First Interstate Bank of Oregon, N.A. ("Lender") whose address is \* \* \* \* \*

\* \* \* \* Klamath Falls Branch, 601 Main St., Klamath Falls, OR 97601 \* \* \* \* \*

AND: Joan A. Caster and William L. Caster ("Borrower") whose address is 2345 Radcliffe, Klamath Falls, OR 97601

## RECITALS:

Borrower and Lender are parties to a October 21, 1991 AdvanceLine Agreement ("Agreement").

Indebtedness owing by Borrower to Lender pursuant to the Agreement is secured by a October 21, 1991 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 14 Block 307 Darrow

The Trust Deed was recorded October 23 1991 in Klamath County, Oregon Mortgage Records as Page 22193 of NEW Book (strike one) M91.

The credit limit under Agreement is \$ 5,000.00 and Borrower has asked Lender to increase it to \$ 6,200.00.

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 \$ 6,200.00 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 \$ 6,200.00." and
- (ii) Changing the credit limit amount in the "Credit Agreement" paragraph to \$ 6,200.00.

3. ☐ The Agreement is amended to provide that your corresponding Annual Percentage Rate for each day of any billing cycle is      % above the Bank's Prime Rate which was in effect on the first day of the preceding calendar month. The term "Prime Rate" has the meaning given that term in the Agreement.

☐ 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>\$ 100.00</u>
Modification Recording Fees		<u>\$ 15.00</u>
Flood Hazard Determination Fee		<u>\$ 5.00</u>

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

ALC-33.594

07-05-94P02:01 RCVD

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.

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 C. Chatburn  
Title: C. Chatburn, Manager

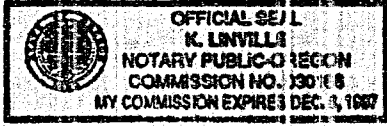
Joan A. Caster  
Borrower Joan A. Caster

William C. Caster  
Borrower William C. Caster

BANK ACKNOWLEDGEMENT

State of Oregon )  
County of Klamath ) ss.

The foregoing instrument was acknowledged before me this 30 day of June, 1994, by C. Chatburn of FIRST INTERSTATE BANK OF OREGON, N.A., a national banking association, on behalf of the association.

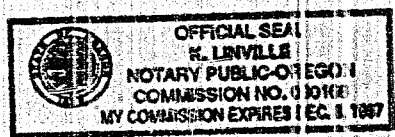


K. Linville  
NOTARY PUBLIC FOR THE STATE OF OREGON  
MY COMMISSION EXPIRES: 12-8-97

INDIVIDUAL ACKNOWLEDGEMENT

State of Oregon )  
County of Klamath ) ss.

The foregoing instrument was acknowledged before me this 30 day of June, 1994, by Joan A. Caster and William C. Caster.



K. Linville  
NOTARY PUBLIC FOR THE STATE OF OREGON  
MY COMMISSION EXPIRES: 12-8-97

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Mountain Title co the 5th day of July A.D., 19 94 at 2:01 o'clock PM., and duly recorded in Vol. M94 of Mortgages on Page 20784

FEE \$15.00  
By Evelyn Biehn County Clerk

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY