

When Recorded Mail to:

U.S. Bank - Retail Finance Center
 P.O. Box 3176
 Portland, Oregon 97208-3176
 Attn: GERRI BOITANO

(SPACE ABOVE THIS LINE FOR RECORDER'S USE)

AMENDMENT TO DEED OF TRUST (LINE OF CREDIT MORTGAGE/LINE OF CREDIT INSTRUMENT)

Date:
 MAY 11, 1998

002-6223531-7998

LARRY D HAYES AND TERESA L HAYES, HUSBAND AND WIFE	("Grantor")
2525 CASCADE LANE, KLAMATH FALLS, OREGON 97601	Address
U.S. Bank	Beneficiary ("Lender")
501 S.E. Hawthorne, Blvd., Suite 301, Portland, Oregon 97214	Address
U.S. Bank Trust Company, National Association	("Trustee")
111 Fifth Avenue, Portland, Oregon 97204	Address
LARRY D HAYES AND TERESA L HAYES	("Borrower")

This instrument amends a Deed of Trust, Line of Credit Mortgage or Deed of Trust, Line of Credit Instrument dated JANUARY 12, 1995, executed by Grantor in favor of Lender ("Deed of Trust"). the Deed of Trust was recorded on JANUARY 23, 1995 as Instrument No. 93873, Book _____, Page _____, KLAMATH County, Oregon Records.

The Deed of Trust covers the following real property located in KLAMATH County, Oregon:
 LOTS 1 AND 2, BLOCK 2, GREEN ACRES, IN THE COUNTY OF KLAMATH, STATE OF OREGON.

The Deed of Trust is hereby amended to state that:

- ☒ 1. The promissory note or credit agreement described in the Deed of Trust has been renewed, extended or modified one or more times, most recently by a renewal, amendment, extension, modification or revision note or agreement dated MAY 11, 1998.
- ☐ Final payment on the note or credit agreement as renewed, extended or modified is due on _____.
- ☐ The term of the note or credit agreement as renewed, extended or modified is:
- ☐ no fixed term.
- ☐ changed to end on _____.
- ☒ The maximum principal amount to be advanced and outstanding at any one time under the note or credit agreement has been changed from \$ 21,000 to \$ 31,000.

Except as specifically changed previously or herein, all terms, conditions and obligations of the Deed of Trust remain in full force and effect, subject to no defenses, counterclaims, setoffs, or claims for recoupment of Grantor or Borrower.

Disclosures.

a. Under Oregon law, most agreements, promises and commitments made by lenders after October 3, 1989, concerning loans and other credit extensions which are not for personal, family or household purposes or secured solely by the borrower's residence must be in writing, express consideration and be signed by the lender to be enforceable.

b. Oral agreements or oral commitments to loan money, extend credit or forbear from enforcing repayment of a debt are not enforceable under Washington law.

Grantor and Borrower acknowledge receipt of a completed copy of this Amendment.

GRANTOR LARRY D HAYES	BORROWER (IF DIFFERENT FROM GRANTOR)
BY <i>Larry D Hayes</i>	BY
GRANTOR TERESA L HAYES	BORROWER (IF DIFFERENT FROM GRANTOR)
BY <i>Teresa L Hayes</i>	BY
LENDER U.S. Bank	BY <i>Paula Medeiros</i> TITLE <i>P.B.</i>

128182

17124

INDIVIDUAL ACKNOWLEDGMENT

STATE OF OREGON

COUNTY OF Klamath

)
) ss.
)

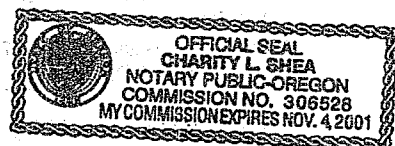
MAY 11, 19 98.

This instrument was acknowledged before me on the above date by LARRY D HAYES AND TERESA L HAYES.

(SEAL)

Before me:

NOTARY PUBLIC FOR OREGON	<u>Charity L. Shea</u>
MY COMMISSION EXPIRES	<u>11-4-01</u>



PARTNERSHIP ACKNOWLEDGMENT

STATE OF OREGON

COUNTY OF _____

)
) ss.
)

_____, 19 _____.

This instrument was acknowledged before me on the above date

by _____

as _____

and _____

as _____

of _____

(SEAL)

Before me:

NOTARY PUBLIC FOR OREGON	
MY COMMISSION EXPIRES	

CORPORATE ACKNOWLEDGMENT

STATE OF OREGON

COUNTY OF _____

)
) ss.
)

_____, 19 _____.

This instrument was acknowledged before me on the above date

by _____

as _____

and _____

as _____

of _____

(SEAL)

Before me:

NOTARY PUBLIC FOR OREGON	
MY COMMISSION EXPIRES	

LENDER ACKNOWLEDGMENT

STATE OF OREGON

COUNTY OF Klamath

)
) ss.
)

MAY 11, 19 98.

This instrument was acknowledged before me on the above date

by ± Candis Hediger

as P.B.

and _____

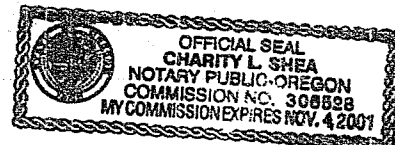
as _____

of _____

(SEAL)

Before me:

NOTARY PUBLIC FOR OREGON	<u>Charity L. Shea</u>
MY COMMISSION EXPIRES	<u>11-4-01</u>



17125

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of First American Title the 20th day
of May A.D., 19 98 at 11:12 o'clock A.M., and duly recorded in Vol. M98,
of Mortgages on Page 17123.

FEE \$20.00

By Bernetha G. Letsch, County Clerk
Kathleen Ross

Unofficial
Copy