1999 JUN 15 PH 3:34

WHEN RECORDE	D MAIL TO:				
Bank of America					
Regional Loan Service	Center				
P.O. Box 3828		The Address			
Seattle, WA. 98124-3	828	M-n-\			
		HS PEN	04049	507	
Account Number: ACAPS Number: Date Printed: Reconveyance Fee	1635440 991100738150 6/8/1999 \$0.00	OPTION 15			1
Real	Estate Line	of Credit Mo	dification A	Agreemer	
THIS EXTENSION OR between Darrell H. Sci	MODIFICATION AC hei And Janice Sch	GREEMENT is made ei, As Tenants By The	this 15th day	of June	, 1999
(hereinafter referred to	o as "Grantor") an	^	Bank of Americ	AUTOCA	
a national banking ass	ociation ("Bank") fo	or valuable considerat	tion do hereby a	gree as follows	:
1. Grantor is in and Disclos ("Agreement dated	debted to Bank in sure Statement ") and April 6, 1999	accordance with the OPTION 15	terms and con	iditions of a ce flome Equity generated Dis	ertain Agreement Line of Credit Scilosure ("Rider")
deed of tr	rust or mortgage pril	m the date of each and delivered by G ("Security Instrument 1999) and	advance until pai	d, at the rate(s This obligation the 6th	specified in the is secured by a day of
under Audito	Klamath		County	· · · · · · · · · · · · · · · · · · ·	OR ,
of records at		N/A 0	in Volume	M-9	9
evidenced an apply). X A.	s secured alereby	aid Agreement, Sect are hereby modified im line amount is incr	as follows (if a l	oox is not chec	the obligation ked, it does not
_X_8.	The maturity	date for the line is e	xtended to	6/8/2009	
it includy like	wied to writing tile	otion contains the Va	riable Rate Feat	ure specified b	elow, the Rider
	out Automatic Pay	ment Service.		/ 7	ayment Service
Variable Rate Payment Serv increase by remaining terr	0.50 %	xed Rate Loan Option a Bank account. If This increase may	This is terminate	ithe annuali	minroce rose will
is 0.02	70. 11113 13 all 1	der and the Margin a ANNUAL PERCENTA	s shown about	for a Fixed Rat	e (based on the te Loan Portion 580 %.
(based on the Loan Portion is	0.02465 %.	ified in the Rider and This is an ANNUAL F	ERCENTAGE R	hown above) for ATE of 9.080	%.
From time to ("Today Rate")	time, the Bank ma as described below	ay offer a special prow.	omotional rate t	or Fixed Rate	Loan Portions
Rate*). A Fixed or Modification	d Rate Loan Portion	I promotions, the Ba ed rates below those n, with Automatic Pa ave a daily Periodic F 7.250 %	set out by the I yment Service as Rate of 0.0	Margin and Inde	ex ("the Today
	Loan Portion, without on Agreement w ANNUAL PERCENT	out Automatic Payme ill have a Daily Po TAGE RATE of	ent Service, as of eriodic Rate of 7.750 %.	of the date of 0.0217	this Extension 23 % and a

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Grantor represents and degrees that Grantor is lawfully seised of said premises in fee simple, and that the lien of said interest is, and shall continue with the same priority, a lien upon said premises to secured payment of said feet its, and shall continue with the same priority, a lien upon said premises to secured payment of said Security Interest, Note and Ribider shall in eight security Interest, Note and Ribider shall shall secure and security Interest, Note and Ribider shall shal	Subsequent Fixed Rate Loan Portions will be at the Index and M.	argin set out above.
N MTNESS THEREOF, the Grantor has executed this agreement at day of June 1999 ACKNOWLEDGMENT BY INDIVIDUAL FOR RECORDING PURPOSES, DO NOT WRITE, SIGN OR STAMP WITHIN THE ONE INCH TOP, BOTTOM AND SIDE MARGINS OR AFFIX ANY ATTACHMENTS. This SPACE FOR NOTARY STAMP Or this day personally appeared before me Darrell H. Schel and Janice Schel To me known or proved on the basis of satisfactory evidence to be the individual(s) described in and who executed the within and foregoing instrument, and acknowledged that they signed the same as their free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my band and ortical seal this 15th day of June 1999 NOTARY FUEL C in and for the State of OTEGON THE SCHOOL STATE OF CAPACITY FOR RECORDING PURPOSES, DO NOT WRITE. SIGN OR STAMP WITHIN THE ONE INCH TOP, BOTTOM AND SIDE MARGINS OR AFFIX ANY ATTACHMENTS. THIS SPACE FOR NOTARY STAMP OWNED THE SPACE FOR NOTARY STAMP THIS SPACE FOR NOTARY STAMP THIS SPACE FOR NOTARY STAMP THIS SPACE FOR NOTARY STAMP OWNED THE SPACE F	Grantor represents and agrees that Grantor is lawfully seised of of said interest is, and shall continue with the same priority, a lie	matel accounts on the state of
In WINESS THEREOF, the Grantor has executed this agreement at Klamath Falls , on this capenting day of June 1999 GRANTOR AGENCY School	Except as herein expressly modified, the original terms and ci Rider shall in all respects be and remain in full force and effect ar	onditions of said Security Interest, Note and
Denvel H. Schei Denvel H. Schei Janice Schei N/A ACKNOWLEDGMENT BY INDIVIDUAL FOR RECORDING PURPOSES, DO NOT WRITE, SIGN OR STAMP WITHIN THE ONE MCH TOP, BOTTOM AND SIDE MARGINS OR AFFIX ANY ATTACHMENTS. STATE OF Oregon Courty of Klamath THIS SPACE FOR NOTARY STAMP Darrell H. Schei and Janice Schei to me known or proved on the basis of satisfactory evidence to be the individual(s) described in and who executed the within and foregoing instrument, and acknowledged that they signed the same as their ree and voluntary act and deed, for the uses and purposes therein mentioned. Given under my band and official seal this 15th day of June 1999. NOTARY PUBLIC in and for the State of Oregon residing at Klamath Falls My appointment spires: ACKNOWLEDGMENT IN A REPRESENTATIVE CAPACITY FOR RECORDING PURPOSES DO NOT WRITE SIGN OR STAMP WITHIN THE ONE INCH TOP BOTTOM AND SIDE MARGINS OR AFFIX ANY ATTACHMENTS. THIS SPACE FOR NOTARY STAMP THIS SPACE FOR NOTARY STAMP OFFICIAL SEAL NOTARY PUBLIC in and for the State of Oregon residing at THIS SPACE FOR NOTARY STAMP OFFICIAL SEAL NOTARY PUBLIC OREGON COMMISSION NO. 308802. TATE OF County of THIS SPACE FOR NOTARY STAMP	IN WITNESS THEREOF, the Grantor has executed this agreen	
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On this day personally appeared before me Darrell H. Schei and Janice Schei to me known or proved on the basis of satisfactory evidence to be the individual(s) described in and who executed the within and foregoing instrument, and acknowledged that they signed the same as the firm free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my band and ordical seal this 15th day of June 1999. NOTARY PUBLIC in and for the State of Oregon residing at Klamath Falls My appointment expires: ACKNOWLEDGMENT IN A REPRESENTATIVE CAPACITY FOR RECORDING PURPOSES, DO NOT WRITE, SIGN OR STAMP WITHIN THE ONE INCH TOP, BOTTOM AND SIDE MARGINS OR AFFIX ANY ATTACHMENTS. TATE OF County of THIS SPACE FOR NOTARY STAMP	FOR RECORDING PURPOSES, DO NOT WRITE, SIGN OR STAMP WITHIN THE ONE INCH TOP, BOTTOM AND SIDE MARGINS OR AFFIX ANY	
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(Entity) uses and purposes mentioned in the instrument.	(ETRICY) uses and purposes mentioned in the instrument,	
Given under my hand and official seal this day of	Given under my hand and official seal this day of	1
NOTARY PIRI Y in and for the State of		
My appointment expires:		residing at

State of Oregon, County of Klamath Recorded 6/15/99, at 3:34 p m. In Vol. M99 Page 23554 Linda Smith, County Clerk Fee\$ 15 KL