

Prepared By: Faye Moroz, Investor Delivery

Mail To: PNC Mortgage Corp. Of America
75 N. Fairway Drive
Vernon Hills, IL 60061

Loan #: 70-00-07783

Space Above This Line For Recording Data)

**MODIFICATION OF
Deed of Trust/Rider**

THIS AGREEMENT made this 8th day of December, 1999
by and between Gregory J. Goularte and Erin M. Goularte, husband and wife, as Tenants by Entireties,
(herein after called the Mortgagors, whether one or more) and PNC Mortgage Corp. of America
(hereinafter "Lender").

WITNESSETH:

WHEREAS, Borrowers executed a Note and Deed of Trust and Riders, dated May 19, 1999
describing property in Klamath County, State of Oregon, as follows:

SEE LEGAL DESCRIPTION ATTACHED

for the purpose of securing an indebtedness of \$81,500.00 to the lender, which was recorded on May 24,
1999, as Document No. n/a in Book M99, Page 20480, of the Official Records in the Office of the
County Recorder of Klamath County, State of Oregon and

WHEREAS, the Parties hereto desire, and hereby agree, to modify said Deed of Trust so as to
accurately set forth the correct city name of the property address.

NOW, THEREFORE, in consideration of the foregoing and other valuable consideration, the parties
hereto do hereby amend and modify said Deed of Trust by **deleting** therefrom the following paragraphs
of Section n/a on Page 1 of the Deed of Trust: Klamath Falls, Oregon.

EXHIBIT "A"
LEGAL DESCRIPTION

The following described property is located in Klamath County, Oregon.

Beginning at a point at the Northeast corner of Section 16, Township 41 South, Range 10 East of the Willamette Meridian, Klamath County, Oregon; thence West 690 feet to a point; thence South 650 feet to a point; thence East 690 feet to a point; thence North 650 feet to the point of beginning, comprising Blocks 1, 2, 21 and 22 and all vacated streets and alleys adjoining said Blocks, in White Lake City, Oregon, now vacated by Order of Vacation recorded March 9, 1955, in Deeds, Volume 272 at page 595.

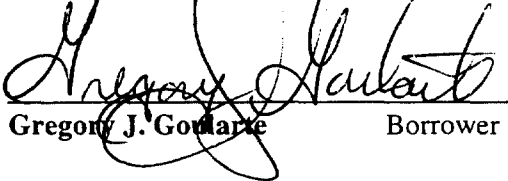
EXCEPTING THEREFROM those portions lying within the boundaries of unvacated First Avenue, East Avenue and Illinois Avenue.

and by **substituting** in place thereof the following paragraph(s), originally intended to be set forth therein: Merrill, Oregon

It is further agreed by and between the parties hereto that this agreement is limited to the specific terms provided herein, and that in all other respects not inconsistent herewith, the terms of said Mortgage/Deed of Trust/Security Deed shall remain in full force and effect, and be binding hereon.

This agreement shall inure to and bind the heirs, devisees, successors and assigns of the parties hereto.

IN WITNESS WHEREOF, the parties hereto have executed this agreement the day and year first above written.


 Gregory J. Goularte Borrower



 Erin M. Goularte Borrower

Borrower

Borrower

PNC Mortgage Corp. of America,
 an Ohio Corporation.

PNC Mortgage Corp. of America
 75 Fairway Drive
 Vernon Hills, IL 60061
 Attn: Faye Moroz, Investor Delivery

by: 
 Gladys A. Bird
 Vice President

Loan No : 70-00-07783

(Space Below This Line For Acknowledgment)

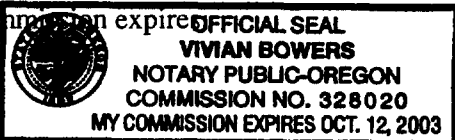
State of OREGON

County of KLAMATH

I, VIVIAN BOWERS, a Notary Public in and for said county and state, do hereby certify that Gregory J. Goularte and Erin M. Goularte, personally known to me to be the same person(s) whose name(s) are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this

28th day of DECEMBER 19 99

My Commission expires 



Notary Public

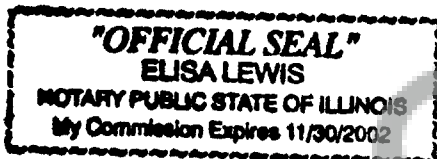
STATE OF ILLINOIS

County of Lake

On this 8th day of December, 1999

Before me, the undersigned Notary Public in and for this County and State, personally appeared Gladys A. Bird, who acknowledged to be the Vice President of PNC Mortgage Corp. of America, an Ohio Corporation, and stated that as such officer being authorized so to do, and executed the foregoing instrument for the purposes therein contained, for and on behalf of the Corporation.

In witness whereof I have set my hand and official seal.



Elisa Lewis
Notary

(Seal)

State of Oregon, County of Klamath
Recorded 3/03/00, at 2:18 p. m.
In Vol. M00 Page 6899
Linda Smith,
County Clerk Fee \$ 31.00