

After Recording Return To:
Klamath First Federal Savings &
Loan Association
540 Main St.
Klamath Falls OR 97601

LOAN # 0903700108

**MODIFICATION OF LINE OF CREDIT
DEED OF TRUST**

THIS MODIFICATION OF DEED OF TRUST IS DATED SEPTEMBER 27, 2000 BETWEEN TERI Y. YORK aka TERESA YORK, (referred to as "Grantor"), whose address is 5682 WOCUS RD., KLAMATH FALLS OR 97601; and KLAMATH FIRST FEDERAL SAVINGS & LOAN ASSOCIATION (referred to as "Lender"), Whose Address is 540 MAIN ST., KLAMATH FALLS OR 97601.

DEED OF TRUST, Grantor and Lender entered into a Line of Credit Deed of Trust dated April 21, 1999 (the "Deed of Trust") recorded in Klamath County, State of Oregon as follows: RECORDED April 26, 1999 at 2:13 p. m. Vol. M99 Page 15314 in Klamath County, Oregon.

REAL PROPERTY DESCRIPTION, The Deed of Trust covers the following described real property (the "Real Property") recorded in Klamath County, State of Oregon:
SEE ATTACHED EXHIBIT "A"

The Real Property or its address is commonly known as 5682 Wocus Rd., Klamath Falls OR 97601.

The Real Property tax identification number is Account No. 492851.

MODIFICATION, Grantor and Lender modify the Deed of Trust as follows:

AT PARAGRAPH 3, MAXIMUM OBLIGATION LIMIT, the total principal amount secured is changed from \$6,500.00 to \$8,500.00.

AT PARAGRAPH 4, SECURED DEBIT AND FUTURE ADVANCES, the term "Secured debt" is also defined to include debt incurred under the First Equity Plus Agreement dated April 21, 2000 with Teri Y. york aka Teresa York as borrower, and a maturity date of May 1, 2019 along with any extensions, renewals, modifications or substitutions in connection with that agreement.

CONTINUING VALIDITY, Except as expressly modified above, the terms of the original Deed of Trust shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Deed of Trust as changed above nor obligate Lender to make future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Deed of Trust (the "Note") It is the intention of the Lender to retain as liable all parties to the Deed of Trust and all parties, makers and endorser to the Note, including accommodation parties, unless a party is expressly released by Lender in Writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this modification. If any person who signed the original Deed of Trust does not sign the modification, then all persons signing below acknowledge that this modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it, this waiver applies not only to any initial extension or modification but also to all such subsequent actions.

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST, AND EACH GRANTOR AGREES TO ITS TERMS.

GRANTOR

X

Teri Y. York

X

Teresa York

ACKNOWLEDGMENT:

STATE OF Oregon, COUNTY OF Klamath } ss.

This instrument was acknowledged before me this 27th day of September, 2000

(individual) by Teresa Y. York

My commission expires:

Aug. 2, 2002

Stacy L. Makee
(Notary Public)



EXHIBIT A

PARCEL 1:

The NE 1/4 SW 1/4 of Section 7, Township 38 South, Range 9 East of the Willamette Meridian, in the County of Klamath, State of Oregon, more particularly described as follows:

Beginning at a point on the Westerly right of way line of the Old Dalles-California Highway which bears North 89 degrees 49' West along the East West quarter line a distance of 489.5 feet and South 6 degrees 02' West along the Westerly right of way line of the Old Dalles-California Highway a distance of 60.3 feet from the center of Section 7, Township 38 South, Range 9 East of the Willamette Meridian, and running thence North 89 degrees 49' West parallel to said quarter line a distance of 486.54 feet to a point; thence South 6 degrees 02' West a distance of 180 feet to a point; thence South 89 degrees 49' East parallel to the above mentioned quarter line a distance of 486.54 feet to a point which is on the Westerly right of way line of the Old Dalles-California Highway; thence North 6 degrees 02' East along said Westerly right of way line a distance of 180 feet to the point of beginning.

PARCEL 2:

The NE 1/4 SW 1/4 of Section 7, Township 38 South, Range 9 East of the Willamette Meridian, in the County of Klamath, State of Oregon, more particularly described as follows:

Beginning at an iron pin on the Westerly right of way line of the Dalles-California Highway 30 feet at right angles from the center which lies North 89 degrees 49' West a distance of 489.54 feet along the quarter line from the iron pin which marks the center of Section 7, Township 38 South, Range 9 East of the Willamette Meridian, and running; thence continuing North 89 degrees 49' West along the quarter line a distance of 486.54 feet to a point; thence South 6 degrees 02' West a distance of 60.3 feet to a point; thence South 89 degrees 49' East a distance of 486.54 feet to a point which lies on the Westerly right of way line of the Dalles-California Highway; thence North 6 degrees 02' East along the Westerly right of way line of the Dalles-California Highway, a distance of 60.3 feet, more or less, to the point of beginning.

CODE 190 MAP 3809-7CO TL 4600

State of Oregon, County of Klamath
Recorded 10/02/00, at 10:12 a.m.
In Vol. M00 Page 35984
Linda Smith,
County Clerk Fee \$ 31.00