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MODIFICATION TO DEED OF TRUST AND LINE AGREEMENT

Modification Date: August 28, 2000

This Modification modifies a Home Equity Line Agreement and a Deed of Trust. Terms used in this Modification:

Home Equity Line Agreement	Bank: U.S. Bank National Association ND 4325 17th Ave. SW Fargo, ND 58103
Agreement Date: 05/26/1999	
Account Number: 664-001-005-1680-0998	
Old Credit Limit: \$50,000	Maturity Date: 05/26/2009
Borrowers: Rosemarie Moore	New Credit Limit: \$58,000

The Deed of Trust is described on Exhibit A to this Modification. The Grantors are also listed on Exhibit A.

The Borrowers and the Bank entered into the Home Equity Line Agreement. The Grantors have signed the Deed of Trust securing the Home Equity Line Agreement. The Deed of Trust Property and other information about the Deed of Trust are described on Exhibit A.

The Borrowers and the Bank agree that the Home Equity Line Agreement is modified to increase the Credit Limit as shown above. The Grantors and the Bank agree that the Deed of Trust is modified to secure the entire Credit Limit on the Home Equity Line Agreement as modified. The maximum principal indebtedness secured by the Deed of Trust as modified by this Modification is the New Credit Limit shown above. The New Credit Limit represents \$50,000 of indebtedness originally secured by the Deed of Trust, plus \$8,000 in additional indebtedness secured by this Modification.

I acknowledge receipt of two copies of the Notice of Right to Cancel.

BORROWERS AND GRANTORS:

X Rosemarie Moore 9/15/00
Rosemarie Moore Date

X _____ Date

_____ Date

_____ Date

State of Oregon)ss

County of Clatsop)ss

This instrument was acknowledged before me on _____

by Rosemarie Moore

Notary Public, Carmen Babcock

Note: Only those persons named as Grantors on Exhibit A have an interest in the Deed of Trust Property and are signing to modify the Deed of Trust. All other signers are signing merely to modify the Home Equity Line Agreement.

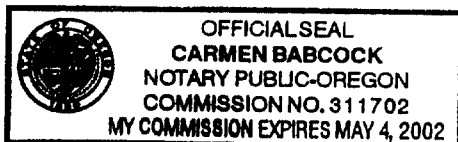
State of _____)ss

County of _____)ss

This instrument was acknowledged before me on _____

by _____

Notary Public, _____



U.S. Bank National Association ND

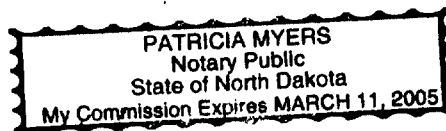
Signature: _____

Amy M. Kotula, Operations Officer

State of North Dakota)

)

County of Cass)ss



This instrument was acknowledged before me on 9th day of October 2000 by Amy M. Kotula the Operations Officer of U.S. Bank National Association ND, a national banking association, on behalf of the association.

Notary Public, _____

My commission expires 3/11/05

MODIFICATION TO DEED OF TRUST AND LINE AGREEMENT – EXHIBIT A

Deed of Trust - a deed of trust signed, dated and recorded as shown.

Grantors: ROSEMARIE MOORE

Trustee: U.S. Bank Trust Company National Association

Beneficiary: U.S. Bank National Association ND

Deed of trust date: May 26, 1999

Deed of trust recording date: August 23, 1999

Recording office: Klamath County

Deed of trust recording information (book and page, document number, etc.): Vol; M99
Page;33885'

Previous amendments (if applicable):

Amendment Date:	Recorded Date:	Recording Information:
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Amendment Date:	Recorded Date:	Recording Information:
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Legal description of property:

SEE ATTACHMENT A

Property Address: 2713 GREENSPRINGS DR

KLAMATH FALLS, OR 976015641

Certificate No. (Torrens Only):

This instrument drafted by:

U.S. Bank National Association ND

Attn: Amy Kotula 701 461 3525

P.O. Box 2687

Fargo, ND 58108-2687

Attachment "A"
Property description

PARCEL 1:

A PARCEL OF LAND LYING IN THE NW 1/4 NW 1/4 OF SECTION 8, TOWNSHIP 39 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF KLAMATH, STATE OF OREGON, MORE PARTICULARLY DESCRIBED AS FOLLOW:

BEGINNING AT A IRON PIN WHICH LIES SOUTH 89 DEGREES 22 1/2' EAST ALONG THE SECTION LINE A DISTANCE OF 1321.4 FEET AND SOUTH 0 DEGREES 40 1/2' EAST ALONG THE 40 LINE WHICH IS ALSO THE WEST LINE OF WESTEROVER TERRACES, A DISTANCE OF 626.5 FEET FROM THE NORTHWEST CORNER OF SECTION 8, TOWNSHIP 39 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF KLAMATH, STATE OF OREGON AND WHICH IRON PIN ALSO MARKS THE SOUTHEAST CORNER OF THE LAND HERETOFORE DEEDED TO GERTRUDE CLEVE BY DEED RECORDED IN VOLUME 102, PAGE 16, DEED RECORDS OF KLAMATH COUNTY, OREGON, AND RUNNING THENCE NORTH 89 DEGREES 22 1/2 WEST ALONG THE SOUTHERLY BOUNDARY OF THE ABOVE MENTIONED CLEVE TRACT A DISTANCE 106.2 FEET TO AN IRON PIN WHICH LIES ON THE SOUTHERLY RIGHT OF WAY OF THE ASHLAND-KLAMATH FALLS HIGHWAY 30 FEET AT RIGHT ANGLES FROM THE CENTER OF SAID HIGHWAY; THENCE SOUTH 38 DEGREES 40 1/2' WEST ALONG THE SOUTHERLY RIGHT OF WAY LINE OF THE ABOVE MENTIONED HIGHWAY AND 30 FEET AT RIGHT ANGLES FROM ITS CENTER, A DISTANCE OF 150 FEET TO AN IRON PIN; THENCE AT RIGHT ANGLES SOUTH 51 DEGREES 19 1/2' EAST A DISTANCE OF 260.4 FEET, MORE OR LESS, TO AN IRON PIN ON THE WESTERLY BOUNDARY OF WESTOVER TERRACES; THENCE NORTH 0 DEGREES 40 1/2' WEST ALONG THE WESTERLY BOUNDARY OF WESTOVER TERRACES A DISTANCE OF 278.7 FEET, MORE OR LESS, TO THE POINT OF BEGINNING.

SAVING AND EXCEPTING FROM THE ABOVE DESCRIBED PARCEL, BEGINNING AT AN IRON PIN WHICH LIES SOUTH 89 DEGREES 22 1/2' EAST A DISTANCE OF 1321.4 FEET AND SOUTH 0 DEGREES 40 1/2' EAST A DISTANCE OF 626.5 FEET FROM THE IRON PIN WHICH MARKS THE NORTHWEST CORNER OF SECTION 8, TOWNSHIP 39 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF KLAMATH, STATE OF OREGON, AND RUNNING THENCE; NORTH 89 DEGREES 22 1/2' WEST A DISTANCE OF 26 FEET TO A POINT; THENCE SOUTH 64 DEGREES 10 1/2' EAST A DISTANCE OF 29.1 FEET TO A POINT WHICH IS THE SOUTHWEST CORNER OF LOT 4, BLOCK 14, WESTOVER TERRACES SUBDIVISION; THENCE NORTH 0 DEGREES 40 1/2' WEST ALONG THE WEST LINE OF WESTOVER TERRACES A DISTANCE OF 12.4 FEET, MORE OR LESS, TO THE POINT OF BEGINNING.



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DOT MODIFICATION
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Linda Smith,
 County Clerk Fees \$ 36⁰⁰