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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
Agreement Date: 01/08/1999	4325 17th Ave. SW
Account Number: 664-001-017-8418-0998	Fargo, ND 58103
Old Credit Limit: \$50,000	Maturity Date: 01/08/2009
Borrowers: John F Connelly	New Credit Limit: \$62,500
Marjorie I Connelly	

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 \$12,500 in additional indebtedness secured by this Modification.

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

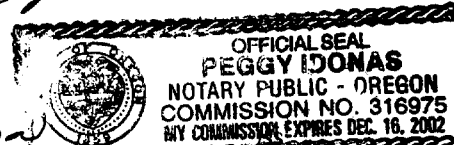
#### BORROWERS AND GRANTORS:

X John F Connelly 9-20-00 Date  
John F Connelly  
X Marjorie I Connelly 9-20-00 Date  
Marjorie I Connelly

Date

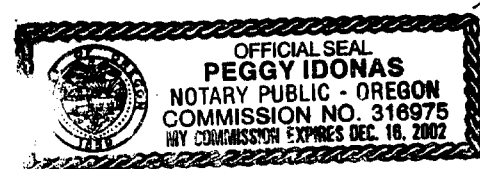
Date

State of OREGON )ss  
County of Klamath )ss  
This instrument was acknowledged before me on September 20, 2000  
by John F Connelly  
Notary Public, Peggy Idonas

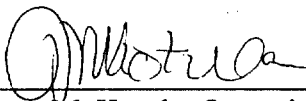


Note: Only those persons named as Grantors on Exhibit A have an interest in the Deed of Trust Property and are signing to modify the Deed of Trust. All other signers are signing merely to modify the Home Equity Line Agreement.

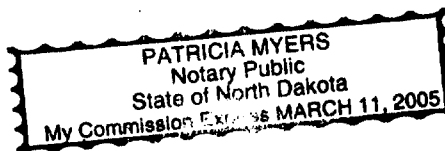
State of OREGON )ss  
County of Klamath )ss  
This instrument was acknowledged before me on 9/20/00  
by Marjorie I Connelly  
Notary Public, Peggy Idonas



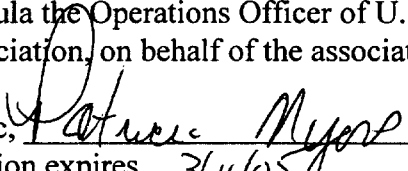
**U.S. Bank National Association ND**

Signature:   
Amy M. Kotula, Operations Officer

State of North Dakota    )  
                                      )  
County of Cass            )ss



This instrument was acknowledged before me on 23rd 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: John F Connelly and Marjorie I Connelly

Trustee: US Bank Trust Company, National Association

Beneficiary: U.S. Bank National Association ND

Deed of trust date: January 8, 1999

Deed of trust recording date: February 25, 1999

Recording office: Klamath County

Deed of trust recording information (book and page, document number, etc.): Reception No. 75206 Vol M99 Page 6615

Legal description of property:

LOT 20, BLOCK 13, OREGON SHORES SUBDIVISION, TRACT #1053, IN THE COUNTY OF KLAMATH, STATE OF OREGON.

Property Address: 2775 W Panorma Pl  
Chiloquin OR 97624

Certificate No. (Torrens Only):



**U06110031-01**

DOT MODIFICATION

LOAN# 66400101784180398

US Recordings

This instrument drafted by:  
U.S. Bank National Association ND  
Attn: Amy Kotula 701 461 3525  
P.O. Box 2687  
Fargo, ND 58108-2687

State of Oregon, County of Klamath  
Recorded 11/02/00, at 2:15 p. m.  
In Vol. M00 Page 40058  
**Linda Smith,**  
County Clerk Fee\$ 31.00