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Vol M01 Page 28851

MODIFICATION TO DEED OF TRUST AND LINE AGREEMENT

ACCOUNT NUMBER:

3040011499790998

NAME OF GRANTORS:

Traci L. Holmes
Alan B. Holmes

NAME OF GRANTEE:

U.S. BANK NATIONAL ASSOCIATION ND as successor in interest to
United States National Bank of Oregon

REFERENCE NUMBER(S) OF DOCUMENTS BEING MODIFIED:

Recorded on June 24, 1997 as Document # or in Book M97, Page 19542 ✓

RETURN TO:

RK US Recordings
2925 Country Drive Ste 201
St. Paul, MN 55117
(651) 765-6400
1537059

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: 06/11/1997

Account Number: 304-001-149-9979-0998

Old Credit Limit: \$18,600

Maturity Date: 06/11/2007

Borrowers: Traci L Holmes

New Credit Limit: \$23,250

Alan B Holmes

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 \$18,600 of indebtedness originally secured by the Deed of Trust, plus \$4,650 in additional indebtedness secured by this Modification.

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

BORROWERS AND GRANTORS:

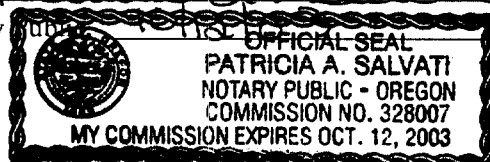
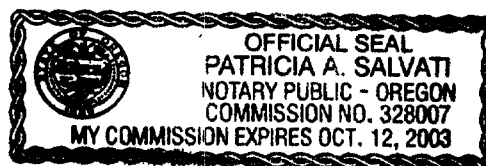
X Traci L Holmes Sept 15, 00
Date

X Alan B Holmes Sept 20, 2000
Date

*Traci L. Holmes, AKA Traci Lynette Holmes Date

** Alan B. Holmes, AKA Alan Bruce Holmes Date

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)ssCounty of Klamath)ssThis instrument was acknowledged before me on 15by Patricia A. SalvatiNotary Public, Patricia A. SalvatiState of Oregon)ssCounty of Klamath)ssThis instrument was acknowledged before me on 20thby Patricia A. SalvatiNotary Public, Patricia A. Salvati

U.S. Bank National Association ND

28853

Signature: _____

Amy M. Kotula, Operations Officer

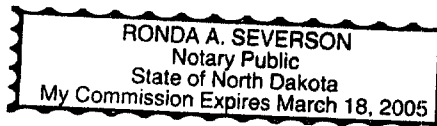
State of North Dakota)

County of Cass)ss

This instrument was acknowledged before me on 5th day of June 2001 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 _____



MODIFICATION TO DEED OF TRUST AND LINE AGREEMENT – EXHIBIT A

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

Grantors: Traci Lynette Holmes, AKA Traci L. Holmes, and Alan Bruce Holmes, AKA Alan B. Holmes

Trustee: U.S. Bank of Washington, National Association

Beneficiary: U.S. Bank National Association ND as successor in interest to United States National Bank of Oregon

Deed of trust date: June 11, 1997

Deed of trust recording date: June 24, 1997

Recording office: Klamath County Clerk

Deed of trust recording information (book and page, document number, etc.): Volume: M97

Page: 19542

Previous Amendments (if applicable):

Amendment Date: Recorded Date: Recording Information:

Amendment Date: Recorded Date: Recording Information:

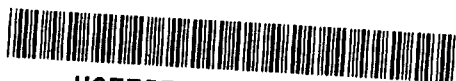
Legal description of property:

LOT 1 IN BLOCK 4 OF TRACT NO. 1035, GATEWOOD, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Property Address: 4948 Gatewood Dr

Klamath Falls, OR 97603

Certificate No. (Torrens Only):



U07537059-01FB04

DOT MODIFICATION
LOAN# 3040011499790998
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 06/18/01, at 8:54 a. m.

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Linda Smith,

County Clerk Fee\$ 26⁰⁰