

MODIFICATION TO DEED OF TRUST AND LINE AGREEMENT

ACCOUNT NUMBER:

30400109813160998

NAME OF GRANTORS:

Richard T. Ragan
Kimberly K. Ragan

NAME OF GRANTEE:

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

REFERENCE NUMBER(S) OF DOCUMENTS BEING MODIFIED:

Recorded on August 7, 1995 as Document # or in Book M95, Page 20838

RETURN TO:

US Recordings
2925 Country Drive Ste 201
St. Paul, MN 55117
(651) 765-6400
7736339

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: 08/02/1995

Account Number: 304-001-098-1316-0998

Old Credit Limit: \$39,000

Maturity Date: 08/02/2005

Borrowers: Richard T Ragan

New Credit Limit: \$47,000

Kimberly K Ragan

~~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 \$39,000 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 Richard T Ragan 10/31/00

Richard T Ragan

X Kimberly K Ragan 10-31-00

Kimberly K Ragan

Date

Date

Date

State of Oregon)ssCounty of Jackson)ss

This instrument was acknowledged before me on

Oct 31, 2000by Richard T RaganNotary Public Rebecca Shollenburg

OFFICIAL SEAL
REBECCA SHOLLENBURG
NOTARY PUBLIC-OREGON
COMMISSION NO. 337307
MY COMMISSION EXPIRES AUG 8, 2004

State of Oregon)ssCounty of Jackson)ss

This instrument was acknowledged before me on

Oct. 31, 2000by Kimberly K RaganNotary Public, Rebecca Shollenburg

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.



OFFICIAL SEAL
REBECCA SHOLLENBURG
NOTARY PUBLIC-OREGON
COMMISSION NO. 337307
MY COMMISSION EXPIRES AUG 8, 2004

34433

U.S. Bank National Association ND

Signature: _____

Amy M. Kotula, Operations Officer

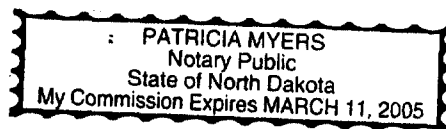
State of North Dakota)

County of Cass)ss

This instrument was acknowledged before me on 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 _____



34434

MODIFICATION TO DEED OF TRUST AND LINE AGREEMENT – EXHIBIT A

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

Grantors: Richard T. Ragan and Kimberly K. Ragan

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

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

Deed of trust date: July 27, 1995

Deed of trust recording date: August 7, 1995

Recording office: Klamath County Clerk

Deed of trust recording information (book and page, document number, etc.): Volume: M95

Page: 20838✓

Previous Amendments (if applicable):

Amendment Date: Recorded Date: Recording Information:

Amendment Date: Recorded Date: Recording Information:

Legal description of property:

LOTS 26 AND 27 OF SKYLINE VIEW ADDITION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Property Address: 7809 Donegal Ave

Klamath Falls, OR 97603

Certificate No. (Torrens Only):

State of Oregon, County of Klamath

Recorded 07/16/01 at 8:59a m.

In Vol. M01 Page 34431

Linda Smith,

County Clerk Fee \$ 36.00



U07736339-01FB04

DOT MODIFICATION

LOAN# 30400109813160998

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