

'01 JUL 16 AM9:00

Vol M01 Page 34437

MODIFICATION TO DEED OF TRUST AND LINE AGREEMENT

ACCOUNT NUMBER:

30400114786500998

NAME OF GRANTORS:

Marilyn J. Beckhardt

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 April 16, 1997 as Document # or in Book M97, Page 11439 ✓

RETURN TO:

US Recordings
2925 Country Drive Ste 201
St. Paul, MN 55117
(651) 765-6400
1136698

MODIFICATION TO DEED OF TRUST AND LINE AGREEMENT

Modification Date: November 1, 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: 04/08/1997	4325 17th Ave. SW
Account Number: 304-001-147-8650-0998	Fargo, ND 58103
Old Credit Limit: \$39,000	Maturity Date: 04/08/2007
Borrowers: Marilyn J Beckhardt	New Credit Limit: \$47,000

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 \$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 Marilyn J. Beckhardt 11-9-00
 Marilyn J Beckhardt Date

X _____ Date

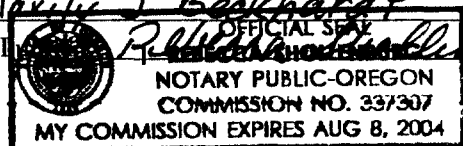
_____ Date

_____ Date

State of Oregon)ssCounty of Klamath)ss

This instrument was acknowledged before me on _____

NOV 9, 2000

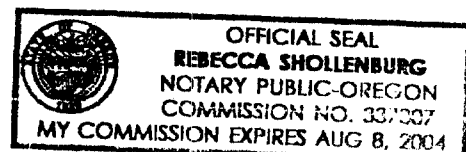
by Marilyn J BeckhardtNotary Public, Rebecca Shollenburg

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.

State of Oregon)ssCounty of Klamath)ss

This instrument was acknowledged before me on _____

NOV 9, 2000

by Marilyn J BeckhardtNotary Public, Rebecca Shollenburg

U.S. Bank National Association ND

34439

Signature: _____

Amy M. Kotula, Operations Officer

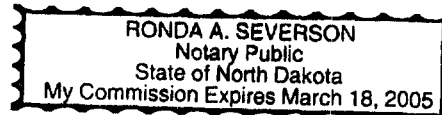
State of North Dakota)

County of Cass)ss

This instrument was acknowledged before me on 2nd day of July 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 _____



34440

MODIFICATION TO DEED OF TRUST AND LINE AGREEMENT – EXHIBIT A

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

Grantors: Marilyn J. Beckhardt

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: April 8, 1997

Deed of trust recording date: April 16, 1997

Recording office: Klamath County Clerk

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

Page: 11439

Previous Amendments (if applicable):

Amendment Date: Recorded Date: Recording Information:

Amendment Date: Recorded Date: Recording Information: q

Legal description of property:

STARTING FROM THE SECTION CORNER COMMON TO SECTIONS 3, 4, 9 AND 10 IN TOWNSHIP 40 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN; THENCE SOUTH 89 DEGREES 50' 30" WEST 648.8 FEET TO THE POINT OF BEGINNING; THENCE NORTH 0 DEGREES 09' 30" WEST 230.0 FEET; THENCE SOUTH 89 DEGREES 50' 30" WEST 247.3 FEET, MORE OR LESS, TO A POINT ON THE EAST LINE OF THE KLAMATH IRRIGATION DISTRICT RIGHT OF WAY FOR THE CH 4 LATERAL; THENCE ALONG THE EAST BOUNDARY OF THE KLAMATH IRRIGATION DISTRICT LATERAL SOUTH 11 DEGREES 49' EAST 235.0 FEET; THENCE NORTH 89 DEGREES 50' 30" EAST 200.0 FEET, MORE OR LESS, TO THE POINT OF BEGINNING. EXCEPTING THEREFROM THE SOUTH 30 FEET THEREOF.

Property Address: 2403 Cross Rd

Klamath Falls, OR 97603

Certificate No. (Torrens Only):



U07736698-01FB04

DOT MODIFICATION
LOAN# 30400114786500998
US Recordings

State of Oregon, County of Klamath

Recorded 07/16/01 at 9:00 a.m.

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Linda Smith,

County Clerk Fee\$ 36.00

This instrument drafted by:

U.S. Bank National Association ND

Attn: Amy Kotula 701 461 3525

P.O. Box 2687

Fargo, ND 58108-2687