

03 JAN 13 PM 10:59

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RECORDATION REQUESTED BY:

Klamath First Federal Savings & Loan Association  
Main Office and Branch  
540 Main Street  
Klamath Falls, OR 97601

WHEN RECORDED MAIL TO:

Klamath First - Consumer Loan Center  
714 Main Street  
2nd Floor  
Klamath Falls, OR 97601

State of Oregon, County of Klamath

Recorded 01/13/2003 10:59 a m.

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Linda Smith, County Clerk

Fee \$ 21.00 # of Pgs 1

SEND TAX NOTICES TO:

Bonita C Fillmore  
1803 Lancaster Ave  
Klamath Falls, OR 97601

C03-8

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST dated January 9, 2003, is made and executed between Bonita C Fillmore ("Grantor") and Klamath First Federal Savings & Loan Association, Main Office and Branch, 540 Main Street, Klamath Falls, OR 97601 ("Lender").

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated January 9, 2003 (the "Deed of Trust") which has been recorded in Klamath County, State of Oregon, as follows:

Recorded in Klamath County, State of Oregon as follows: Recorded April 16, 1997 at 3:42 pm in Vol M97 Page 11490 in Klamath County State of Oregon.

REAL PROPERTY DESCRIPTION. The Deed of Trust covers the following described real property located in Klamath County, State of Oregon:

Lots 13, 14 and 15 in Block 30 of SECOND ADDITION to the City of Klamath Falls, according to the official plat thereof on file in the office of the Klamath County Clerk of Klamath County, Oregon.

The Real Property or its address is commonly known as 1803 Lancaster Ave, Klamath Falls, OR 97601. The Real Property tax identification number is R214690

MODIFICATION. Lender and Grantor hereby modify the Deed of Trust as follows:

Increase existing Line of Credit from \$15,000.00 to \$53,000.00.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Deed of Trust shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Deed of Trust as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Deed of Trust (the "Note"). It is the intention of Lender to retain as liable all parties to the Deed of Trust and all parties, makers and endorers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Deed of Trust does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED JANUARY 9, 2003.

GRANTOR:

x Bonita C Fillmore  
Bonita C Fillmore, Individually

LENDER:

x \_\_\_\_\_  
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF OREGON  
COUNTY OF KLAMATH

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) SS  
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On this day before me, the undersigned Notary Public, personally appeared Bonita C Fillmore, to me known to be the individual described in and who executed the Modification of Deed of Trust, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 9th day of JANUARY, 20 03.

By Diana L Boyd Residing at Klamath Falls, OR  
Notary Public in and for the State of OREGON My commission expires 12-16-06