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Vol M03 Page 02286

Recording Requested by &  
When Recorded Return To:  
US Recordings Inc.  
*pt:* 2925 Country Drive Suite 201  
St. Paul, MN 55117

State of Oregon, County of Klamath  
Recorded 01/14/2003 10:54 a m.  
Vol M03 Pg 02286-89  
Linda Smith, County Clerk  
Fee \$ 36.00 # of Pgs 4

### MODIFICATION TO DEED OF TRUST (LINE AGREEMENT)

<b>GRANTORS:</b> GAROLD V FERGUSON JR AND PAMELA K FERGUSON	
<b>GRANTEE:</b> U.S. Bank National Association ND	
<b>REFERENCE NUMBER(S) OF DOCUMENT(S) BEING MODIFIED:</b> Recorded on: 07/14/99 Recording Info: Document 28150 Vol M99 Page 28147	
<b>Original Credit Limit + Additional Indebtedness: = New Credit Limit</b> \$ 87,300.00 + \$ 21,825.00 = \$109,125.00	
<b>PARCEL IDENTIFICATION #:</b> 390912CC200	
<b>Mail Tax Statements To:</b>	Garold V Ferguson And Pamela K Ferguson 3957 Rio Vista Way Klamath Falls, OR 97603
USR 12459056 OR	

**MODIFICATION TO DEED OF TRUST (LINE AGREEMENT)**

This Modification amends 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
Modification Date: November 12, 2002	4325 17 <sup>th</sup> Ave SW
Note Date: June 10, 1999	Fargo, ND 58103
Maturity Date: June 10, 2029	Recordings Requested by &
Account Number: 070365106098	When Recorded Return To:
Original Credit Limit: \$87,300	US Recordings, Inc.
New Credit Limit: \$109,125	2925 Country Drive Ste 201
Borrowers: Garold V Ferguson	St. Paul, MN 55117
Pamela K Ferguson	
The Deed of Trust is described on Exhibit A to this Modification. The Grantors are also listed on Exhibit A.	

12459056

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 amended to increase the Credit Limit as shown above. The Grantors and the Bank agree that the Deed of Trust is amended to secure the entire Credit Limit on the Home Equity Line Agreement as amended. The maximum principal indebtedness secured by the Deed of Trust as amended by this Modification is the New Credit Limit shown above. The New Credit Limit represents \$87,300 of indebtedness originally secured by the Deed of Trust, plus \$21,825 in additional indebtedness secured by this Modification.

**Borrowers and Grantors:**

X Garold V Ferguson 12/02/2002  
 Garold V Ferguson Date  
Pamela K Ferguson 12/02/02  
 Pamela K Ferguson Date

State of Oregon ss.  
 County of Klamath

On this 2 day of December, 2002  
 before me, a notary public, personally appeared

Date

Date

Garold V Ferguson

Pamela K Ferguson

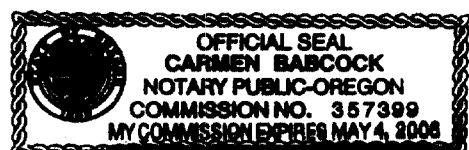
**Note: Only those persons named as Grantors in Exhibit A have an interest in the Deed of Trust Property and are signing to amend the Deed of Trust. All other signers are signing merely to amend the Home Equity Line Agreement.**

GL Bank 642 Cost Center 0013114

5382

Carmen Babcock  
 Notary Public

My commission expires 5/4/2006

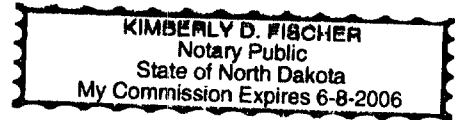


U.S. Bank National Association ND

02288

Signature: Sherri J. Bernard  
Sherri J. Bernard, Operations Officer

State of North Dakota    )  
                                      )  
County of Cass            )ss



This instrument was acknowledged before me on 19th day of December 2002 by Sherri J. Bernard the Operations Officer of U.S. Bank National Association ND, a national banking association, on behalf of the association.

Notary Public, Kimberly D. Fischer  
My commission expires June 8, 2006

02289

**MODIFICATION TO DEED OF TRUST (LINE AGREEMENT) - EXHIBIT A**

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

**Grantors:** GAROLD V FERGUSON JR AND PAMELA K FERGUSON

**Trustee:** U.S. Bank Trust Company, National Association

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

**Deed of Trust Date:** 06/10/99

**Deed of Trust Recording Date:** 07/14/99

**Recording Office:** Klamath County Recorder

**Deed of Trust Recording Information:** Document 28150 Vol M99 Page 28147

**Legal Description of Property:**

LOT 2, BLOCK 12, TRACT NO. 1079, SIXTH ADDITION TO SUNSET VILLAGE, IN  
THE COUNTY OF KLAMATH, STATE OF OREGON.

**Parcel ID:** 390912CC200

**Property Address:** 3957 Rio Vista Way  
Klamath Falls, OR 97603

**Certificate No.(Torrens Only):**



**U12459056-01FB04**

DOT MODIFICATION  
LOAN# 70365106098  
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

Mail Tax Statements to:  
Garold V Ferguson And Pamela K Ferguson  
3957 Rio Vista Way  
Klamath Falls, OR 97603