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Vol M03 Page 04149

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

State of Oregon, County of Klamath  
Recorded 01/23/2003 8:38a. m.  
Vol M03 Pg 04149-52  
Linda Smith, County Clerk  
Fee \$ 36.00 # of Pgs 4

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

<b>GRANTORS:</b> CHARLES T. EBNER	
<b>GRANTEE:</b> U.S. Bank National Association ND	
<b>REFERENCE NUMBER(S) OF DOCUMENT(S) BEING MODIFIED:</b> Recorded on: 05/07/01 Recording Info: Book M01 Page 20750	
<b>Original Credit Limit + Additional Indebtedness: = New Credit Limit</b> \$100,000.00 + \$ 25,000.00 = \$125,000.00	
<b>PARCEL IDENTIFICATION #:</b> 3909-11DC-11000	
<b>Mail Tax Statements To:</b>	Charles T. Ebner 4949 Villa Dr Klamath Falls, OR 97603
USR 12522927 OR	

04150

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

This Modification amends a Home Equity Line Agreement and a Deed of Trust.

The terms used in this Modification are defined as follows:

12522927

Home Equity Line Agreement	Bank: U.S. Bank National Association ND
Modification Date: December 02, 2002	4325 17th Ave SW
Note Date: April 12, 2001	Fargo, ND 58103
Maturity Date: May 11, 2031	
Account Number: 070917393098	Recordings Requested by &
Original Credit Limit: \$100,000	When Recorded Return To:
New Credit Limit: \$125,000	US Recordings, Inc.
Borrowers: Charles T Ebner	2925 Country Drive Ste 201
	St. Paul, MN 55117

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 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 \$100,000 of indebtedness originally secured by the Deed of Trust, plus \$25,000 in additional indebtedness secured by this Modification.

**Borrowers and Grantors:**

X Charles T. Ebner Dec 9, 2002  
Charles T Ebner Date

X \_\_\_\_\_  
Date

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

State of Oregon )  
County of Klamath ) ss.

On this 9<sup>th</sup> day of December, 2002 before me,  
a notary public, personally appeared \_\_\_\_\_

Charles T Ebner

**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

Carmen Babcock  
Notary Public

My commission expires 5/4/2006



U.S. Bank National Association ND

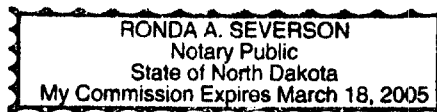
04151

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

State of North Dakota    )  
                                      )  
County of Cass                )ss

This instrument was acknowledged before me on 3rd day of January 2003 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, Ronda A. Severson  
My commission expires \_\_\_\_\_



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

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

**Grantors:** CHARLES T. EBNER

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

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

**Deed of Trust Date:** 04/12/01

**Deed of Trust Recording Date:** 05/07/01

**Recording Office:** Klamath County Recorder

**Deed of Trust Recording Information:** Book M01 Page 20750

**Legal Description of Property:**

LOT 13, BLOCK 12, TRACT 1220, FOURTH ADDITION TO THE MEADOWS, IN THE  
COUNTY OF KLAMATH, STATE OF OREGON.

**Parcel ID:** 3909-11DC-11000

**Property Address:** 4949 Villa Dr  
Klamath Falls, OR 97603

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

This instrument drafted by:  
U.S. Bank National Association ND  
Attn: Amy Kotula 701-461-3525  
P.O. Box 2687  
Fargo, ND 58108-2687



**U12522927-01FB04**

DOT MODIFICATION  
LOAN# 70917393098  
US Recordings

Mail Tax Statements to:  
Charles T. Ebner  
4949 Villa Dr  
Klamath Falls, OR 97603