

RECORDATION REQUESTED BY:

State Farm Bank, F.S.B.
Bank Loan Center
One State Farm Plaza
Bloomington, IL 61710

Vol M04 Page 33903

State of Oregon, County of Klamath
Recorded 05/27/2004 9:16 a m
Vol M04 Pg 33 903-904
Linda Smith, County Clerk
Fee \$ 26⁰⁰ # of Pgs 2

WHEN RECORDED MAIL TO:

State Farm Bank, F.S.B.
P O Box 5961
Madison, WI 53705-0961

SEND TAX NOTICES TO:

DARWIN F ORR
PAMELA M ORR
3227 NAOMA ST
KLAMATH FALLS, OR 97603

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

5536863

THIS MODIFICATION OF DEED OF TRUST dated April 23, 2004, is made and executed between DARWIN F ORR and PAMELA M ORR; as Husband and Wife ("Grantor") and State Farm Bank, F.S.B.; Bank Loan Center; One State Farm Plaza; Bloomington, IL 61710 ("Lender").

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated May 1, 2003 (the "Deed of Trust") which has been recorded in KLAMATH County, State of Oregon, as follows:

RECORDED ON MAY 20, 2003 IN BOOK M-03 AT PAGE 33827 IN THE KLAMATH COUNTY RECORDS.

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

LOT 6 IN BLOCK 4 OF TRACT NO. 1063, THIRD ADDITION TO VALLEY
VIEW, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE
OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

The Real Property or its address is commonly known as 3227 NAOMA ST, KLAMATH FALLS, OR 97603. The Real Property tax identification number is R560841

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

PRINCIPAL INCREASE OF \$5,000.00. LINE OF CREDIT DEED OF TRUST. (A) THIS DEED OF TRUST IS A LINE OF CREDIT INSTRUMENT. (B) THE MAXIMUM PRINCIPAL AMOUNT TO BE ADVANCED PURSUANT TO THE CREDIT AGREEMENT IS \$10,000.00. (C) THE TERM OF THE CREDIT AGREEMENT COMMENCES ON THE DATE OF THE DEED OF TRUST AND ENDS ON MAY 31, 2011.

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 APRIL 23, 2004.

GRANTOR:

x Darwin F Orr
DARWIN F ORR

x Pamela M Orr
PAMELA M ORR

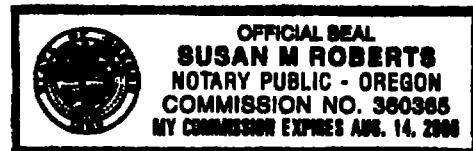
LENDER:

State Farm Bank, FSB

x Steven W. Hahn
Authorized Officer

Steven W. Hahn, Home Equity Manager

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Oregon
COUNTY OF Klamath)
SS
)

On this day before me, the undersigned Notary Public, personally appeared DARWIN F ORR and PAMELA M ORR, as Husband and Wife, to me known to be the individuals described in and who executed the Modification of Deed of Trust, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 23rd day of April, 2004.
By Susan M Roberts Residing at Klamath Falls One
Notary Public in and for the State of Oregon My commission expires 8-14-2006

LENDER ACKNOWLEDGMENT

STATE OF Missouri
COUNTY OF St Louis)
SS
)JODI L. WOHLDMANN
St. Louis County
My Commission Expires
June 26, 2004

On this 10 day of May, 2004, before me, the undersigned Notary Public, personally appeared Steven W. Hahn and known to me to be the Home Equity Manager, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By Jodi L Wohldmann Residing at St Louis County
Notary Public in and for the State of Missouri My commission expires June 26 2004